DOCUMENT RESUME

ED 165 395 EC 113 319

AUTHOR	Canter, Patricia; And Others
TITLE	Skills Center.
INSTITUTION	Living Skills Center for the Visually Handicapped, San Pablo, Calif.
SPONS AGENCY	Office of Education (DHEW), Washington, D.C.
PUB DATE	77
NOTE	102p.; Some pages may be marginally legible due to colored paper
EDRS PRICE	MF-$0.83 HC-$6.01 Plus Postage.
DESCRIPTORS	Cleaning; Clothing Instruction; *Daily Living Skills; Hygiene; Money Management; Program Descriptions; Rehabilitation Centers; *Residential Centers; Residential Programs; Skill Centers; Student Evaluation; Travel Training; *Visually Handicapped; *Visually Handicapped Mobility; *Visually Handicapped Orientation; Young Adults

ABSTRACT

The services of the Living Skills Center for the Visually Handicapped, a habilitative service for blind young adults, are described. It is explained that the Center houses its participants in their own apartments in a large complex and has served over 70 young people in 4 years. The evaluation section describes such assessment instruments as an administration of living skills evaluation, (for cooking, cleaning, care of clothing, financial management) and on administration of orientation/mobility evaluation (route directions, street travel, street crossings, stairs, spacial terms). The section dealing with orientation and mobility examines orientation to one's apartment and mobility in the neighborhood, (bank, department store, drug store, dry cleaners/laundromat, grocery store, post office, restaurants). Section 4 examines care of clothing (clothes cleaning, organization of closets and drawers, ironing, selection of clothes, and sewing). Such cleaning skills as scrubbing, cleaning floors, making a bed, and dusting furniture are described in section 5. The section on personal hygiene focuses on bathing, skin care, hair care, teeth, nail care, shaving, and care of self during menses. The final section deals with financial management and outlines the following areas of skills: basic math, coin identification, currency, coin operated machines, telephoning, credit, bills, security deposits, source of money, budgeting, insurance, banks, signature, writing checks, keeping a check record, bank statements, reconciling a bank statement. (BD)

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SKILLS CENTER

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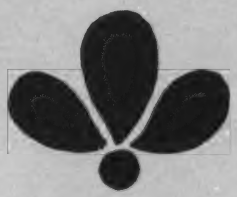
A PERSPECTIVE



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Historical Perspective

There are two primary reasons why the Living Skills Center for the Visually Handicapped was founded. First, the past and present priorities in educational services preclude emphasis on the development of basic independent living skills. Second, existing rehabilitation services for the adult blind have not been able to establish curriculum appropriate for a very heterogeneous population of congenitally visually handicapped children.

Let's examine these two points further. No population of handicapped children has so significantly affected educational services as that of the generation of retrolental fibroplasia blinded children. There is much in the literature devoted to the effect of literally thousands of congenitally blind children coming of school age in the late 1950's and the early 1960's. Concurrent with and partly due to this population was the dramatic shift from educational programs primarily within residential schools to the expansion of local day school programs. This population shift is certainly one of the most historical events in the history of educational services to the blind. The merits of this will undoubtedly be debated for many generations to come. There was a strong commitment among professional educators and parents of blind children to the development of day school programs and the "mainstreaming" of blind children.

The emphasis of these day school programs was and continues to be the placement of blind children in regular classrooms for as much of each school day as possible. Children are provided specialized instruction from resource or itinerant teachers primarily for those services which will enhance the child's performance in the regular classroom. If asked to define their positions, most resource and itinerant teachers would state that their primary purpose is to facilitate the integration of blind children into regular classrooms. This they accomplish by making certain that the child has the appropriate materials and equipment in order to function academically. The special teacher may also take direct responsibility for instruction in some beginning braille reading skills, typing skills, use of slate and stylus, etc. All other subject matter is expected to be taught in the regular classroom.

Areas of need for blind children, such as concept development, spatial orientation, experiential opportunities, motor development, education in human sexuality, development of listening skills, instruction in basic living skills, socialization skills, and mobility are, for the most part, either assumed to be the responsibility of parents or, worse yet, are not recognized as basic

developmental needs of blind children.

In the early 1960's, a major breakthrough regarding the recognition of special needs of blind children occurred, largely through the efforts of Georgie Lee Abel, then with the American Foundation for the Blind. This was in the area of instruction in orientation and mobility. Gradually, professional educators of the blind began to understand that the need for orientation to one's environment and independent travel skills were critical and required specialized instruction. For blind children a new profession was born. Orientation and mobility specialists began to emerge from undergraduate and graduate programs in several university settings throughout the country. Resource teachers, itinerant teachers, and teachers in residential schools began to see that there was justification for a child and adolescent to spend some time during his school day on a skill (orientation and mobility) which was not required of his/her sighted classmates. This constituted a significant re-definition of resource and itinerant programs.

However, other non-academic skills which logic would suggest need specialized instruction have yet to gain priority or status in educational programs for visually handicapped children. Blind youth continue to graduate from residential and day school programs with few skills in areas which are required for successful adult living. This fact might not be critical if adult services for the blind in Northern California were prepared to deal effectively with the entire population of visually handicapped young adults.

When retrolental fibroplasia blinded youth began graduating from high school in large numbers, they soon became a major concern for rehabilitation counselors, social workers, and others involved in services to the adult blind. These young people were different from the newly blinded adults who, until that time, constituted the major caseload of rehabilitation personnel. For those blinded as adults, it is often possible, after a period of orientation to blindness, for the individual to return to his community, family, and a vocation similar to that which he had prior to losing his vision.

It is necessary to consider the problems related to habilitation of congenitally blind youth in contrast to rehabilitation of newly blinded adults as two different and distinct responsibilities.

It has become apparent to rehabilitation counselors and agencies serving the adult blind that there are some rather large and serious gaps present in the educational development of many congenitally blind youth. While they were in school, these young people functioned within a well established educational and family social structure. As young adults in the community, the same institutional social

structure did not exist and many blind youth who had benefitted from twelve years of integrated public school education found themselves facing serious difficulties in assimilation into the community. Further, many were seriously lacking with respect to development in skills of recreational and social behavior, independent travel, personal communication skills, vocational awareness and many aspects of daily living.

One theory as to why growth and development has not occurred in these areas is that sighted children and youth learn countless concepts through visual observation which blind students are not systematically taught and do not have the opportunity to visually observe.

The difficulty which rehabilitation services have faced in dealing with this population appears to be created by two situations. One, the level at which many young blind adults are functioning necessitates redesigning curriculum for much more basic learning. The traditional curriculum of rehabilitation agencies is often not appropriate. Second, the population of retrolental fibroplasia blinded persons is a very heterogeneous one, necessitating an individualized approach which can be flexible enough to meet each person's needs at the level at which he is functioning. In addition, working with these young people requires an acceptance of the fact that some may never be entirely independent and may require some degree of attendant care and workshop level employment.

Blind young people whose probable future is a dependent living situation with the possibility of sheltered workshop employment are no less worthy or entitled to post secondary services than the blind young person who is functioning at a higher level and has the potential ability to be placed in competitive employment. What seemed to be needed a few years ago, and appears to still be needed, is a habilitative service for blind young adults which does not predetermine curriculum for all its participants and which can provide services at a variety of levels, including some of the more severely impaired young people.

I fear that there is some truth to what some rehabilitation counselors have said to me with regard to the belief that public school programs are not preparing blind children and youth for adult life. This author has had many personal experiences with blind young people who have obviously been passed through school from grade to grade, regardless of their academic and developmental level. If this were not true, why are there blind young people who have had several years of high school mathematics and cannot make change for a dollar? Why are there many blind young people who have extremely limited spatial awareness about their immediate geographic area, yet possess expansive verbal knowledge about world geography?

It is not my intent to be highly critical of either educational or

rehabilitative services. Schools are providing the best educational services which they know how to provide. I am suggesting that educators of the visually handicapped must take an immediate serious look at their priorities in education for those children whom they serve. Also, there has been continual, sometimes dramatic, improvement in vocational rehabilitation services for blind and the quality of rehabilitation counselors continues to increase.

Just What We Need Is Another New Agency

The Living Skills Center for the Visually Handicapped was born out of the frustration of teachers, rehabilitation counselors, and social workers serving the blind. It came into existence because too many blind adults were continuing to live at home after high school graduation with no plans for their adult life with respect to social, recreational, educational, or vocational objectives and activities. It was born out of the recognition that existing rehabilitation agencies were doing an outstanding job with newly blinded adults but were having difficulty adjusting their services to the developmental needs of the congenitally visually handicapped persons. It was not born to compete with any other existing agency or replace any existing service. It came into being as an additional alternative to existing service, particularly for congenitally visually handicapped young adults. The Living Skills Center for the Visually Handicapped has attempted some courageous high-risk approaches to the habilitation of blind youth.

The Setting

As new schools for the blind and new rehabilitation centers have been constructed over the past fifteen to twenty years, it has continally amazed me that dormitories remain the accepted living accommodations for residential students and clients. If housing accommodations are a necessity, then why not attempt to replicate as nearly as possible normal living accommodations in the community? The Living Skills Center houses its participants in their own apartments in a large apartment complex. Participants occupy eight two bedroom apartments which are scattered throughout the seventy apartment complex. Two participants live in each apartment and have their own private bedroom, and share bathroom, living room, and kitchen. They have their own address, their own mailbox, they pay their own rent to the apartment manager, they arrange for their own utilities, and learn apartment living skills in their own place of residence.

The participants are encouraged to recognize that their apartment is their private living quarters although teachers do have access for instructional purposes. Only in the case of an emergency, however, would a staff member enter a participant's apartment without permission. For many of these blind young people this is the first opportunity for autonomy and privacy. The objective in establishing

this physical setting is to provide opportunities for learning and growth in a situation which closely parallels the setting and accommodations which they may have at the conclusion of their program.

The staff of the Skills Center presently consists of three living skills teachers, two orientation/mobility teachers, a vocational specialist, a project director, a consultant, an evaluator, and two teacher aides. At any one time there are approximately twenty students living at the Skills Center. The students are arranged in groups and become the responsibility of one teacher for a month-long period. That is, the participant population is arranged in three groups for living skills instruction, two different groups for mobility instruction, while the vocational specialist works with various participants on a continual basis. At the end of each month-long period, groups are rotated among instructors (living skills within living skills and mobility within mobility) so that every participant is exposed to the teaching styles and methods of every teacher. Meetings are held at the time of each rotation so that progress and immediate objectives may be passed on to the teacher assuming a new group. In addition, each teacher has permanent responsibility for approximately four students regarding instruction in financial matters (SSI, paying bills, checking account, etc.)

There is no daily schedule of classes at the Skills Center; usually, at the beginning of a week appointments are made by the teacher with participants in his/her group covering that week. In this manner, necessary obligations such as doctor appointments, shopping trips, and recreational trips can be accommodated within the instructional schedule; and at the same time, this schedule allows both student and teacher flexibility from week to week. Communication among mobility and living skills staff is necessary not only to keep everyone aware of a participant's progress, but also to avoid any scheduling conflicts with any one participant.

While virtually all instruction is on a one-to-one basis occurring in the individual's apartment or out in the neighborhood, some subjects lend themselves to group instruction. A good example of such a topic is a moving class that was held for a number of participants who were in the planning stages of leaving the Skills Center. Learning how to understand classified ad terminology was handled in a group, and the discussions generated by the group answered many questions that otherwise might not have even been asked.

The Participants

As of August, 1976, the Living Skills Center for the Visually Handicapped has served over seventy young people in its four year history. The length of stay for any participant is determined by need. It is possible for someone to be admitted and leave within a few months. It is also possible that some may need to stay for more than a year. There is no minimum or maximum time requirement in this program. Most participants come from Northern California, with a small number from the Southern part of the State and currently there are three participants from Illinois.

These young people have ranged in age from sixteen to twenty-seven and come from a wide variety of backgrounds. There has been an approximate equal number of participants from both day school programs and residential schools. It may be significant to note that very little difference in independent living ability has been noted between participants who have come from various educational settings. There seems to be no correlation between entry level skills and parental involvement in the educational process.

Since the Center has never involved itself in recruitment and accepts applications only from participants who themselves indicate a need for the program, no one has been admitted who has not wanted the services provided by the Living Skills Center. This does not mean that we have experienced uniformly high motivation in all participants. Indeed, some of our young people, after an initial period of enthusiasm, appear to consider placement at the Center as primarily filling a need to live somewhere. When this happens, a certain amount of gentle persuasion usually rekindles some level of motivation and enthusiasm.

The population has always been a heterogeneous one, with some participants needing very little other than encouragement to meet their objectives, while others might never attain a level of understanding and development of skills which would allow them to be entirely independent. Whether a "graduate" leaves the Center to establish residence in his own apartment with solid potential for employment, or leaves the Center to reside in a board and care home with the prospect of sheltered workshop employment, does not reflect on the success of the instructional program offered at the Center. If progress is made in the attainment of skills, the strengthening of self-concept, the development of autonomy, who is to say which participants have been most successful?

The Future

There is nothing that would please the Living Skills Center for the Visually Handicapped staff more than to be no longer needed by the population which it serves. It was thought, perhaps by demonstrating the necessity of learning the kinds of skills taught at the Center, elementary and secondary teachers would revise their programs and begin to teach visually handicapped children at a very young age some of the specialized skills they will need as adults. Thus far, this has not happened and the impact of what has been learned at the Living Skills Center is not to any great degree reflected in any changes of priorities in school programs.

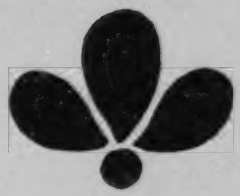
It would appear that throughout the country residential schools have responded to the need to teach these skills much more than day school programs have. The tragedy of this is that there are many more visually handicapped children and youth in day school programs than in residential schools. So it would seem that the need for the Living Skills Center for the Visually Handicapped may continue for some time.

Additionally, we have learned that there are certain independent living skills which are probably best taught and best learned when they are most needed. Certain skills in financial management, apartment maintenance, cooking, etc., may not be taught effectively while students are still in elementary and high school. When they are on the brink of living on their own, blind young people are the most motivated to learn some of the skills required to live independently.

Also, there does not appear to be a revolution in rehabilitation services.

It is my feeling that, therefore, the Living Skills Center must continue to serve as a unique model, as an alternative service delivery system. How long it will continue in operation is difficult to determine. Funding continues to be on a year-to-year basis. Operating funds for the 1976-77 fiscal year are being provided by the grant from the Office of Careeer Education in the U.S. Office of Education. There is no guarantee that a third year of funding is available from this source. So we continue to live from year to year, write grant proposals, attempt to develop local sources of funding, and to recognize the fact that we are not a county program or a city program. So, our search for funding must be from sources other than local. We are confident that we will continue to exist so long as there is money for our kind of program. If demonstrating new approaches to habilitation of blind young adults does not affect present educational and rehabilitation programs, we may be around long enough to no longer be considered "the new kid in town."

EVALUATION



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EVALUATION

Introduction

In this section, we will be talking about evaluation. The Office of Career Education receives two reports per year, largely the result of the assessment instruments described below.

Since the program's inception in 1972, the Living Skills Center has been the subject of yearly evaluation. All projects operating with federal research and development funds are expected to provide some measure of accountability. Therefore, evaluation is a major component of our program.

Just as in the other areas of the program, the evaluation process has undergone numerous changes. During the period of July, 1972-June, 1975, when we were sponsored by E.S.E.A. (Title III), an evaluation team was given to us. This group was faced with the unenviable task of evaluating a program without staff, with only preliminary ideas for a curriculum, and with no permanent location. As might be expected, the emphasis of the early instruments was directed toward the growth of cognitive attributes. The living skills sections were forms filled out by project staff, based upon our observations, and check lists. All other sections were administered by persons "outside" the teaching process.

After the first two years, we decided to change evaluators and methods. We wanted to measure the effects of what we were actually teaching. This seemed a realistic objective for assessment, since our curriculum had begun to develop a structure. Our knowledge had also increased with respect to the population we were serving. The fact that we had seen participant turnover resulted in our gaining a more complete understanding of what the participants would have to work toward.

At present, our measures are all derived from demonstration of various skills and/or knowledge of concepts or processes expressed verbally by each participant. If a participant has mobility skills which are adequate for and relevent to shopping at a local supermarket, then he or she has accomplished a complex set of skills which have a profound implication for other areas of self reliance. Our multi-leveled approach to assessment acknowledges the interdependence of skill areas in "real life." In short, an individual will demonstrate a newly learned skill, for pupposes of evaluation, not because his or her general intelligence has been enhanced by being in the Skills Center program, but because it has become routine; repetition due to utilization.

The evaluation is carried out by means of a pre-post test procedure

with quarterly update and review sessions. We enjoy the flexibility of our setting because we can check off an item that has been learned and demonstrated whenever a participant displays independent success. Results are shared with participants in the form of braille or large print lists of the items still requiring work. An individual advances to succeeding levels of instruction, hence evaluation, when he or she demonstrates competence in ninety percent of the total number of items comprising their current level. The allowable ten percent error enables an individual to move to the next level when items in his or her current level are deemed irrelevant by mutual agreement of staff and participant.

Some cautionary notes: 1. In this section of the report we are talking about samples. While the sample of participants served to date by the Living Skills Center is undeniably broad, applications are not accepted on the basis of representativeness with respect to the population.

2. Our setting, in many instances, dictates what we can teach, determines what we must teach, and allows for an informal atmosphere with mutual accessibility of staff to participants.

3. Each item below can be thought of as a multi-colored jigsaw puzzle, being buffeted about, and subject to fading. A plus on the answer sheet means that the puzzle is intact during the time of measurement. It means that the task has been demonstrated or the idea expressed independently.

4. The tasks appearing in the evaluation represent a sample of behaviors drawn from the various curriculum areas encompassed by the Skills Center program.

Administration of Living Skills Evaluation

The Level I sections of the evaluation should be demonstrated by the participant. Level I is often the place at which the participants are pre-tested. Subsequent higher levels may be tested at the time of evaluation if our day to day knowledge of an individual's performance is complete. It can generally be assumed that participants who have lived at the Skills Center for a period of several months have accumulated some of the equipment needed for demonstrating competencies. Our usual procedure is to bring to the testing situation all necessary equipment.

The cleaning section is handled by inspecting the participant's apartment and checking off the items that have been successfully completed. The participants know, because they have a personal copy of the list of cleaning skills to be learned, what areas will be checked. Typically, the two participants living in a given apartment will divide the cleaning load in half for one week and then switch.

An individual is not expected to attempt items in a still unreached level, but he or she will receive a plus for an item that has been independently demonstrated, whether or not there has been a lesson or series of lessons on that item.

Items on the evaluation form are scored as a + or -. A plus indicates a demonstrated skill ; a minus indicates that the subject states and/or demonstrates lack of that specific skill.

For each sub-test, a raw score may be obtained by adding all plusses on a sub-test. This raw score should then be divided by the total items on each sub-test in order to derive a percentage score. Ninety percent or higher is considered by the Living Skills Center as competency. A score lower than ninety percent suggests that the subject remain on that level for instruction until competency is attained.

On Levels I and II in Cleaning, each "Task" item receives a score of 2 (+ or -). "Product" and "Tool" columns count 1.

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COOKING EVALUATION
LEVEL I

Criteria: Oven only, no measuring, few steps, minimal use of utensils

Equipment needed: oven mitts; raised dot oven dial - local utility companies have the wherewithall to mark oven dials used by blind people; oven - movable racks, doors, and broiler; braille timer or timer with large print; hand can opener - we use Swingaway; containers - bottles, jars, milk containers, meat packages; pouring - pitcher, milk carton, bottle, can from which top has been removed, such as soup can, and canister or box of dry food stuffs or facimile; toaster; baking pan; serving - tongs or meat fork, large spoon or long handled stainless steel measuring cup; aluminum foil in box.

Task	Evaluation (+ or -)
OVEN DIAL:	
1. Finds	_____
2. Knows purpose	_____
3. Can use:	
350°	_____
400°	_____
375°	_____
OVEN:	
1. Finds	_____
2. Opens door	_____
3. Knows racks	_____
4. Placing food in oven	_____
5. Removing food from hot oven	_____
TIMER:	
1. Recognizes	_____
2. Knows use	_____
3. Can use:	
30 minutes	_____
45 minutes	_____
20 minutes	_____
35 minutes	_____
5 minutes	_____
CAN OPENER:	
1. Recognizes	_____
2. Knows use	_____
3. Can use	_____

Task	Evaluation (+ or -)
OPENING CONTAINERS:	
1. Bottles and jars	_____
2. Milk carton	_____
3. Meat packages	_____
POURING:	
1. Cold liquids	_____
2. From cans	_____
3. Dry ingredients	_____
TOASTER:	
1. Recognizes	_____
2. Knows use	_____
3. Can use	_____
RECOGNIZES BAKING PAN:	_____
SERVING:	
1. Chops	_____
2. Casseroles	_____
ALUMINUM FOIL:	
1. Measures	_____
2. Tears	_____
3. Uses effectively	_____
TOTAL:	_____
Possible Score:	35
90%:	32

COMMENTS:

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COOKING EVALUATION
LEVEL II

Equipment needed: typewriter, pen, pencil, cassette; locse leaf notebook; 3x5 cards and rubber bands and/or dymo tape writer or slate and stylus, brailler; set of nested measuring cups; good large or small kitchen knife - non-serrated; stand-up combination grater with handle; cheese slicer; eggs - raw and hard boiled; shakers; small and large funnels; easy to use knife sharpener; electric can opener; egg beater; electric or gas range; relative pan sizes - skillet, dutch oven, saucepan with lid, cookie sheet; large colander.

Task	Evaluation (+ or -)
1. Makes shopping list	
2. Keeps recipe binder	
3. Labels food	
4. Measures (easy)	
5. Slices (Easy: carrots, celery, bananas, green onions, zucchini, cucumbers, unpeeled potatoes, etc.)	
6. Grates	
7. Slices with slicer	
8. Cracks eggs	
9. Uses shakers (salt, pepper, flour)	
10. Fills shakers (salt, pepper, flour)	
11. Uses funnels	
12. Uses knife sharpener	
13. Uses electric can opener	
14. Uses egg beater	

Task	Evaluation (+ or -)
15. Beginning top of stove:	
turns food (easy)	
knows when and where heat is on	
keeps area around stove safe	
locates burners	
uses respective controls	
regulates heat (high and medium)	
centers pan	
knows relative pan sizes (skillet, saucepan, dutch oven, baking pan, cookie sheet)	
recognizes boiling	
stirs effectively	
removes lids from pans	
tastes to see if food is done	
16. Uses colander	
17. Serves Level II foods	
TOTAL:	
Possible Score:	28
90%:	25

COMMENTS:

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COOKING EVALUATION
LEVEL III

Equipment needed: coffee pot or tea pot; spreader or butter knife and something to spread; spatula; ladle; onion chopper; shortening, margarine, butter, oil; table and eating utensils; absolute pan sizes - 10 inch skillet, 2 quart sauce pan, 9x12 inch baking pan, 9x9 or 8x8 shallow baking pan, 9x5x3 loaf pan; potato peeler; sink; flour and fat; vegetable steamer; mixing bowl; instant coffee; tea bags or hot cocoa mix; broiler; electric mixer; electric skillet; blender.

Task	Evaluation (+ or -)
1. Stores equipment and food stuffs	_____
2. Pours hot liquids	_____
3. Spreads	_____
4. Uses ladle	_____
5. Uses advanced measuring (2/3, 3/4, 1/4 tsp., 3-1/3 cups)	_____
6. Slices (advanced: onions, tomatoes, cake, pie, refrigerator cookies, potatoes)	_____
7. Chops with onion chopper	_____
8. Melts and measures fat	_____
9. Sets simmer	_____
10. Knows absolute pan sizes (9x12, 9x9, 8x8, 9x5x3, 10" skillet, 2 qt. saucepan)	_____
11. Peels fruits and vegetables	_____
12. Prepares fresh produce (washing lettuce, tomatoes, corn on the cob)	_____
13. Steams vegetables	_____
14. Greases and flours pans	_____
15. Bakes box cakes, cookies, easy breads	_____
16. Makes instant coffee, teabags, hot cocoa	_____

Task	Evaluation (+ or -)
17. Broils:	
Familiarity with broiler, pan, heat source	
Uses shallow baking pans	
Turns food	
18. Sets table	
19. Uses electric mixer	
20. Uses electric skillet	
21. Uses blender	
22. Cuts food on plate	
23. Serves Level III foods	
TOTAL:	
Possible Score:	25
90%:	23

COMMENTS:

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COOKING EVALUATION
LEVEL IV

Task	Evaluation (+ or -)
1. Pours (advanced)	
2. Carves roasts	
3. Makes gravy	
4. Makes cakes (scratch)	
5. Sifts	
6. Separates eggs	
7. Folds ingredients together	
8. Knows alternative methods of coffee making, loose tea	
9. Uses electric knife	
10. Makes pastry	
11. Finds own recipes	
12. Makes hors d'oeuvres	
TOTAL	
Possible Score:	12
90%:	11

COMMENTS:

Name _____

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CLEANING EVALUATION
LEVEL I

Equipment needed: (Note: the surfaces to be cleaned in this section are self-explanatory in the evaluation work sheets; this is essentially a list of tools) soap, detergent, or cleanser, water, sponge or wash rag, bucket; toilet paper, spring loaded roller, brackets mounted; dust cloth; window cleaner; paper towels.

Task	Evaluation (+ or -) Tool	Product	Task
1. Surfaces:			
Kitchen counters	_____	_____	_____
Bathroom counters	_____	_____	_____
Kitchen cupboards	_____	_____	_____
Top of refrigerator	_____	_____	_____
Top of stove	_____	_____	_____
Top of medicine cabinet	_____	_____	_____
2. Tub	_____	_____	_____
3. Sinks	_____	_____	_____
4. Makes bed			_____
5. Washes dishes	_____	_____	_____
6. Takes out trash			_____
7. Changes toilet paper rolls		_____	_____
8. Dusts	_____	_____	_____
9. Cleans mirror	_____	_____	_____
		TOTAL:	_____
		Possible Score:	51
		90%:	46

COMMENTS:

Name _____

LIVING SKILLS CENTER FOR THE VISUALLY HANDICAPPED
2444 Road 20, Apt. C-105 San Pablo, Ca. 94806
Telephone (415) 234-4984

CLEANING EVALUATION
LEVEL II

Equipment needed: toilet brush; push broom; mop - preferably string variety; furniture polish and rags; garbage disposal; bed with sheets and blankets.

Task	Evaluation (+ or -) Tool	Product	Task
1. Cleans toilet			
2. Sweeps			
3. Mops			
4. Polishes furniture			
5. Uses disposal			
6. Scrubs floors			
7. Cleans stove top/doors			
8. Cleans inside of medicine cabinet			
9. Cleans inside of refrigerator			
10. Changes bed linens			
		TOTAL:	
		Possible Score:	39
		90%:	35

COMMENTS:

Name _____

LIVING SKILLS CENTER FOR THE VISUALLY HANDICAPPED
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Telephone (415) 234-4984

CLEANING EVALUATION
LEVEL III

Equipment needed: vacuum with changeable bags and attachments; newspaper; oven cleaner and rags (the vapor varieties do not require gloves).

Task	Evaluation (+ or -)
1. Vacuum: operation, changing bags	
2. Vacuum attachments	
3. Washing windows	
4. Oven cleaning	
5. Washing walls	
6. Defrosting freezer	
7. Hood and vent screen	
8. Washing plastic shower curtains	
TOTAL:	
Possible Score:	8
90%:	7

COMMENTS:

Name_____

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CLEANING EVALUATION
Level IV

Task	Evaluation (+ or -)
1. Getting drapes cleaned	
2. Shampooing carpets	
3. Vacuum: functioning, varieties	
TOTAL	
Possible Score:	3
90%:	3

COMMENTS:

LIVING SKILLS CENTER FOR THE VISUALLY HANDICAPPED
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Telephone (415) 234-4984

EVALUATION: CARE OF CLOTHING

LEVEL I

Name_____

Minimum maintenance for keeping clothes clean and repaired.

Task	Evaluation (+ or -)
1. Knows when clothes are dirty	_____
2. Sorts before wash	_____
3. Use of washing machine	_____
4. Use of dryer	_____
5. Separates dirty/clean clothes	_____
6. Use of hangers	_____
7. Folding towels, pillow cases	_____
8. Acceptable personal organization of bedroom	_____
9. Selection of clothes for daily wear	_____
10. Use of scissors	_____
11. Understands use of:	
Seamstress	_____
Laundry service	_____
Dry cleaning	_____
Shoe repair	_____
12. Knows front/back of clothing	_____
13. Knows inside/outside of clothing	_____

Task	Evaluation (+ or -)
14. Demonstrates:	
Buttoning	_____
Zippering	_____
Snapping	_____
Hooking	_____
Buckling	_____
Lacing shoes	_____
Tying shoes	_____
15. Understands clothing terms:	
Tag	_____
Seams	_____
Hem	_____
Dart	_____
Pleats	_____
Collar	_____
Yoke	_____
Long/short sleeve	_____
TOTAL	_____
Possible Score:	31
90%:	28

COMMENTS:

Name_____

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CARE OF CLOTHING EVALUATION
LEVEL II

Task	Evaluation (+ or -)
1. Knowledge of laundry products	
2. Washing by hand	
3. Arranging closets & drawers for quick & easy use	
4. Folding pants, shirts, sweaters, T shirts	
5. Starting zipper (jackets, etc.)	
6. Advanced scissors	
7. Knows when clothes are in need of repair	
TOTAL	
Possible Score:	7
90%:	6

COMMENTS:

Name: _____

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CARE OF CLOTHING EVALUATION
LEVEL III

Task	Evaluation (+ or -)
1. Method for identifying colors	
2. Knowledge of fabrics	
3. Sewing: threading needle	
Repairing hems	
Sewing on buttons	
4. Ironing	
5. Folding sheets	
6. Advanced shopping for clothes, with assistance	
TOTAL	
Possible Score:	8
90%:	7

COMMENTS:

Name: _____

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2444 Road 20, Apt. C-105 San Pablo, Ca. 94806
Telephone (415) 234-4984

CARE OF CLOTHING EVALUATION
LEVEL IV

Task	Evaluation (+ or -)
1. Use of sewing machine	
2. Organizing drawers & closets in new apartment	
3. Shopping for clothes alone	
4. Takes responsibility for all clothing matters, including asking for relevant assistance	
TOTAL	
Possible Score:	4
90%:	4

COMMENTS:

LIVING SKILLS CENTER FOR THE VISUALLY HANDICAPPED
2444 Road 20, Apt. C-105 San Pablo, CA 94806
Telephone (415) 234-4984

EVALUATION: FINANCIAL MANAGEMENT

LEVEL I

Beginning financial responsibility in apartment setting.

Name _____

Task	Evaluation (+ or -)
1. Identifies coins	
2. Has method of identifying and arranging currency	
3. Knows source of money	
4. Understands basics of checking account	
5. Deposits checks	
6. Understands bills	
TOTAL	
Possible Score:	6
90%:	5

COMMENTS:

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EVALUATION: FINANCIAL MANAGEMENT

LEVEL II

Added financial responsibilities and beginning understanding of financial terms.

Name _____

Task	Evaluation (+ or -)
1. Cashes checks	
2. Pays bills	
3. Handles money in public	
4. Understands service charge	
5. Understands overdrawn	
6. Understands withdrawal	
7. Understands coin operated machines	
8. Keeps financial record of checking account	
9. Understands Medi-Cal	
10. Understands security deposits	
11. Understands reimbursement	
12. Writes checks	
TOTAL	
Possible Score:	12
90%:	11

COMMENTS:

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EVALUATION: FINANCIAL MANAGEMENT

LEVEL III

Name _____ _____

Task	Evaluation (+ or -)
1. Opens checking/savings account	_____
2. Budgets monthly income	_____
3. Understands stop payment	_____
4. Understands bank services	_____
5. Understands credit	_____
6. Understands store sales	_____
7. Deals independently with S.S.I.	_____
8. Understands interest	_____
9. Understands payroll deductions	_____
10. Understands Federal/State taxes	_____
11. Reconciles bank statement with financial record	_____
12. Understands insurance	_____
TOTAL	_____
Possible Score:	12
90%:	11

COMMENTS:

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EVALUATION: COMPUTATION

Name_____

Addition:

$ .21 + .13	_____
$ 1.59 + .28	_____
$ 165.20 +369.00	_____

Subtraction:

$ .99 - .54	_____
$ 1.25 - .75	_____
$ 165.33 -137.95	_____
$ 200.00 -121.63	_____

Multiplication:

$ .24 x 2	_____
$1.50 x 2	_____
$157.00 x 2	_____

Division:

2) $ .08	_____
2) $ .64	_____
2) $12.46	_____
2) $215.00	_____

TOTAL	_____
Possible Score:	14
90%:	13

COMMENTS:

Administration of Orientation/Mobility Evaluation

As there are some differences in the design and scoring of the orientation/mobility evaluation, a word or two of introduction is necessary.

The O/M Evaluation (Levels I & II) was designed to be used in a selected neighborhood. The nature of that neighborhood is such that the evaluation begins in a quieter residential section and proceeds on to a residential/small business area and, further on, to a heavily traveled business neighborhood. We feel the quieter beginning gives the participant a chance to lose some initial nervousness associated with taking a "test," and to "get into the groove" of traveling. The area was also selected for the variety of mobility tasks required of the student while traversing this route.

The evaluation instrument is a listing of potential errors that may occur along the route. Specific definitions have been developed for each error so that any teacher familiar with those definitions could administer the evaluation. Directions are given to the participant in phases and a record of errors is kept by tally marks. These tally marks not only quantify the number of errors made, but also qualify the errors as to type.

When a participant completes Level I with twelve errors or less, they then are deemed ready for Level II. If, as is hoped, the number of errors decreases from one evaluation to the next, there is an indication that our instruction has improved the participant's skills. Any recurring errors can be identified and worked on further.

LIVING SKILLS CENTER FOR THE VISUALLY HANDICAPPED

ORIENTATION/MOBILITY EVALUATION

PARTICIPANT _____

DATE _____

LEVEL One _____

ROUTE DIRECTIONS- LEVEL ONE

Phase I: Begins in the middle of the block of 35th St. between Roosevelt Ave. and Cerrito Ave., east side, student facing north.

"Go to the end of this block (to the]st corner) and turn right. Go to the end of that block, locate the corner and cross the street in front of you. After crossing, turn right and walk down the block; further directions will follow."

*Cerrito Ave., between 35th St. and 36th St., will be used for evaluating coverage of arc and frequency of shuffling and start/stop gait.

Phase II: Begins in the middle of the block of 36th St. between Roosevelt Ave. and Cerrito Ave., east side, student facing south.

"Go to the end of this block (to the 1st corner) and turn left. Go to the next corner and cross the street in front of you. After crossing, turn right and cross the street then in front of you; continue walking straight down the block. Further directions will follow."

Phase III: Begins in the middle of the block of 37th St. between Barrett Ave. and Roosevelt Ave., east side, student facing south.

"Go to the end of this block (to the 1st corner) and cross the street in front of you. This intersection has traffic lights. Continue straight after crossing to the next corner and cross the street in front of you. Again, continue straight after crossing to the next corner and cross the street in front of you. This intersection has traffic lights. After crossing, continue walking straight down the block. Further directions will follow."

*37th St., between Barrett Ave. and Nevin Ave., will be used for evaluating coverage of arc and frequency of shuffling and start/stop gait.

ROUTE DIRECTIONS- LEVEL ONE

Phase IV: Begins after crossing Macdonald Ave. on east side of 37th St., student facing south.

"Continue straight down the block. When you sense that there is a building on your left, move to it, continue walking to the first break in the left-hand shoreline and locate the door to that building."

ORIENTATION/MOBILITY EVALUATION TALLY SHEETS - INTERVENTIONS

TOTAL INTERVENTIONS _____

(List all interventions stating where they occur and as a result of what error.)

ORIENTATION/MOBILITY EVALUATION TALLY SHEETS - LEVELS ONE AND TWO

STREET TRAVEL

1. Veering _____
2. Fails to stop at or avoid obstacles detected by cane _____
3. Fails to detect drop-offs with cane _____
4. Fails to maintain centered arc while following shoreline _____
5. Fails to maintain non-shuffling, non-start/stop gait _____
6. Fails to adjust arc or other cane movements in congested area _____
7. Fails to cover centered, approx. shoulder width arc _____
8. Fails to resume correct line of travel after going around obstacle _____

STREET CROSSINGS

9. Fails to detect blended curb _____
10. Fails to identify corner _____
11. Crosses when unsafe _____
12. Fails to cross at appropriate place _____
13. Veers when crossing _____
14. Fails to clear before stepping off curb _____
15. Fails to clear before stepping up curb _____
16. Fails to cross lighted intersection after three (3) green lites _____

DIRECTIONS

17. Fails to make appropriate turn per route instructions _____
18. Fails to make appropriate street crossing per route instructions _____
19. Fails to locate appropriate landmark per route instructions _____

**FAILS TO CORRECT ERRORS _____

ORIENTATION/MOBILITY EVALUATION TALLY SHEETS

SIGHTED GUIDE

Specific content and location of evaluation of sighted guide technique shall be left to the discretion of the evaluator, but shall include the following: one street crossing, one left and one right 1/4 turns, one left and one right 1/2 turns, up and down one flight of stairs, and passing through one opened and one closed doorway.

1. Fails to use correct grip _____
2. Fails to assume correct position (1/2 step behind guide) _____
3. Fails to respond to elevation changes _____
4. Fails to adjust to turns made by guide _____
5. Fails to assume correct position when passing through doorways or congested areas _____
6. Fails to assist with doors _____
7. Fails to adapt cane technique for use with sighted guide _____

STAIRS

Specific content and location of evaluation of use of stairs shall be left to the discretion of the evaluator, but shall include the following: ascend and descend two flights of stairs.

1. Fails to use cane to detect beginning of stairs _____
2. Fails to use cane to detect end of stairs _____
3. Fails to use cane to detect two or three steps in advance with cane at a diagonal to the body while ascending and descending stairs _____

**FAILS TO CORRECT ERRORS _____

SPATIAL TERMS

Specific location for evaluation of spatial terms shall be left to the discretion of the evaluator.

1. Fails to demonstrate ability to vary body position by turning in relation to a specific object as called for in verbal directions.

   a) "... to the right of you." _____

   b) "... to the left of you." _____

   c) "... behind you." _____

   d) "... in front of you." _____

2. Fails to demonstrate ability to execute 1/4 (90°) right turn _____

3. Fails to demonstrate ability to execute 1/4 (90°) left turn _____

4. Fails to demonstrate ability to execute 1/2 (180°) right turn _____

5. Fails to demonstrate ability to execute 1/2 (180°) left turn _____

For evaluating concepts of parallel and perpendicular, have the student walk toward a corner of a 4-way intersection, locate the corner and identify the perpendicular and parallel streets.

6. Fails to identify the perpendicular street _____

7. Fails to identify the parallel street _____

LIVING SKILLS CENTER FOR THE VISUALLY HANDICAPPED

ORIENTATION/MOBILITY EVALUATION

PARTICIPANT _____

DATE _____

LEVEL Two

ROUTE DIRECTIONS- LEVEL TWO

Phase I: Begins in the middle of the block of 35th St. between Roosevelt Ave. and Cerrito Ave., east side, student facing north.

"Go to the end of this block (to the 1st corner) and turn right. Go to the end of that block, locate the corner and cross the street in front of you. After crossing, turn right and walk down the block; further directions will follow."

*Cerrito Ave., between 35th St. and 36th St., will be used for evaluating coverage of arc and frequency of shuffling and start/stop gait.

Phase II: Begins in the middle of the block of 36th St. between Roosevelt Ave. and Cerrito Ave., east side, student facing south.

"Go to the end of this block (to the 1st corner) and turn left. Go to the next corner and cross the street in front of you. After crossing, turn right and cross the street then in front of you; continue walking straight down the block. Further directions will follow."

Phase III: Begins in the middle of the block of 37th St. between Barrett Ave. and Roosevelt Ave., east side, student facing south.

"Go to the end of this block (to the 1st corner) and cross the street in front of you. This intersection has traffic lights. Continue straight after crossing to the next corner and cross the street in front of you. Again, continue straight after crossing to the next corner, turn right, and cross the street then in front of you. This intersection has traffic lights. After crossing, continue walking straight ahead while trailing curb on the left, locate the bus stop bench. Further directions will follow."

*37th St., between Barrett Ave. and Nevin Ave., will be used for evaluating coverage of arc and frequency of shuffling and start/stop gait.

ROUTE DIRECTIONS- LEVEL TWO

Phase IV: Begins at bus stop at the northwest corner of 37th St. and Macdonald Ave.

"Board the #72 bus. Get off the bus at the stop between 27th St. and Civic Center Plaza (on Macdonald Ave.). Put the street on your left and walk to the end of the block (the 1st corner) and cross the street in front of you. After crossing, turn right and walk down the block while trailing grass shoreline on your left. Locate and turn into the second walkway, walk to the end of this walkway, go up the stairs and locate the doors to the Richmond Public Library."

ORIENTATION/MOBILITY EVALUATION TALLY SHEETS - LEVELS ONE AND TWO

STREET TRAVEL

1. Veering _____
2. Fails to stop at or avoid obstacles detected by cane _____
3. Fails to detect drop-offs with cane _____
4. Fails to maintain centered arc while following shoreline _____
5. Fails to maintain non-shuffling, non-start/stop gait _____
6. Fails to adjust arc or other cane movements in congested area _____
7. Fails to cover centered, approx. shoulder width arc _____
8. Fails to resume correct line of travel after going around obstacle _____

STREET CROSSINGS

9. Fails to detect blended curb _____
10. Fails to identify corner _____
11. Crosses when unsafe _____
12. Fails to cross at appropriate place _____
13. Veers when crossing _____
14. Fails to clear before stepping off curb _____
15. Fails to clear before stepping up curb _____
16. Fails to cross lighted intersection after three (3) green lites _____

DIRECTIONS

17. Fails to make appropriate turn per route instructions _____
18. Fails to make appropriate street crossing per route instructions _____
19. Fails to locate appropriate landmark per route instructions _____

**FAILS TO CORRECT ERRORS _____

ORIENTATION/MOBILITY EVALUATION TALLY SHEETS - LEVEL TWO

BUSES

20. Fails to locate bus door as bus pulls up at curb and stops and opens door _____

21. Fails to locate and pay fare in fare box _____

22. Fails to solicit stop information or verification from driver _____

23. Fails to adjust cane technique to crowded bus situation _____

24. Fails to request transfer when appropriate _____

**FAILS TO CORRECT ERRORS _____

ORIENTATION/MOBILITY EVALUATION TALLY SHEETS - INTERVENTIONS

TOTAL INTERVENTIONS _____

(List all interventions stating where they occur and as a result of what error.)

SIGHTED GUIDE

Specific content and location of evaluation of sighted guide technique shall be left to the discretion of the evaluator, but shall include the following: one street crossing, one left and one right 1/4 turns, one left and one right 1/2 turns, up and down one flight of stairs, and passing through one opened and one closed doorway.

1. Fails to use correct grip _____
2. Fails to assume correct position (1/2 step behind guide) _____
3. Fails to respond to elevation changes _____
4. Fails to adjust to turns made by guide _____
5. Fails to assume correct position when passing through doorways or congested areas _____
6. Fails to assist with doors _____
7. Fails to adapt cane technique for use with sighted guide _____

STAIRS

Specific content and location of evaluation of use of stairs shall be left to the discretion of the evaluator, but shall include the following: ascend and descend two flights of stairs.

1. Fails to use cane to detect beginning of stairs _____
2. Fails to use cane to detect end of stairs _____
3. Fails to use cane to detect two or three steps in advance with cane at a diagonal to the body while ascending and descending stairs _____

**FAILS TO CORRECT ERRORS _____

ORIENTATION/MOBILITY EVALUATION TALLY SHEETS

SPATIAL TERMS

Specific location for evaluation of spatial terms shall be left to the discretion of the evaluator.

1. Fails to demonstrate ability to vary body position by turning in relation to a specific object as called for in verbal directions.

   a) "... to the right of you." _____

   b) "... to the left of you." _____

   c) "... behind you." _____

   d) "... in front of you." _____

2. Fails to demonstrate ability to execute 1/4 (90°) right turn _____

3. Fails to demonstrate ability to execute 1/4 (90°) left turn _____

4. Fails to demonstrate ability to execute 1/2 (180°) right turn _____

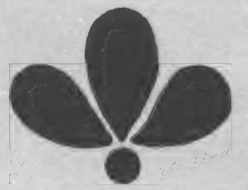
5. Fails to demonstrate ability to execute 1/2 (180°) left turn _____

For evaluating concepts of parallel and perpendicular, have the student walk toward a corner of a 4-way intersection, locate the corner and identify the perpendicular and parallel streets.

6. Fails to identify the perpendicular street _____

7. Fails to identify the parallel street _____

O & M



Prepared by:
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James LeDuc, Director

ORIENTATION AND MOBILITY

Orientation To Your Apartment

Upon paying your first and last month's rent and all deposits, you probably would be given a set of keys, or key, by the manager. The number of keys will vary from apartment building to apartment building, but here is a possibility: one key for all outside security doors (many apartment buildings have locks on outside doors to limit entry to the hallways and grounds so that only tenants or their guests may have access; a good idea for your protection), another key which fits the lock on your apartment door only, and a mailbox key which fits only your mailbox. That gives you three keys in this example, which is a pretty typical set-up, but you may end up with more or less. No security doors? No extra key. Dead-bolt on your door? Maybe you need to add one key.

The point is, with all those keys, you have to get them organized and know which key is which and what it locks and unlocks. If you can readily tell just by the shape, good. If not, invent a handy-dandy one letter or number code and stick a label on each key. Experience will show you whether the teeth on each key need to be pointing up or down to fit into its lock. By the way, one set of keys is good, two are better. Get an extra set made either at your local key shop, or sometimes apartment managers have equipment right there to make duplicates. For a small fee, of course. Keep the extra keys stashed in your apartment so you'll have them if you ever lose the first set (as we all eventually do). The manager is the one to see when you find yourself in the laundry room and your keys are safely tucked away in your locked apartment.

If where you're living is typical, you would have a cylindrical lock on your apartment door. These are unlocked by means of a key in the center of the knob, and locked with a turn knob or push button in the inside knob. As a second lock on your door, there may be a "dead-bolt" lock. This is merely a second locking bolt that does not have a knob for opening or closing the door. It is usually located about six to ten inches above the knob, is locked and unlocked with a key from the outside, and on the inside may either be key-operated or it may have an interior turn knob.

Other items on or around the front door that you may need to be aware of are doorbells (usually to one side of the doorway or somewhere on the door itself), "peek-holes" (used for seeing out but not in), and plates for holding a name-tag of the occupant (you may want to put up a braille one as well as print).

It's time to get to know the inside of your new home. If you have the luxury of a mobility instructor or a sighted friend, you'll get a good jump on this task, but there is no substitute for doing your own exploring. Do not hesitate to move around and look around; good "orienters" are always on the move.

As a starting point, find a centrally located place and use it as a focal point from which you can reach just about any room in the apartment. Use that central place to organize the relationship of all the rooms to one another. From there you can progress from room to room. If your apartment is typical, the focal point will be a central hall or entry way with most, if not all, rooms leading from it. Whatever it turns out to be, make it a centralized location to return to from a room and use it to start you toward another room. Soon, you won't consciously think about it, you'll just go from room to room with the hall (if it is on the way) being just some extra necessary steps.

Be sure and learn all of the ways in and out of a room. Often there will be more than just one avenue of access to a room, each coming from a different adjoining room. For example, there may be a passage to the kitchen from the entry hall, and in addition a door from that kitchen to a dining area or living room at the opposite end. At any rate, know them all; know how to move about your place with the most efficiency. You're the one you're saving steps for.

After getting an idea of how to get around your apartment, the next step in making yourself at home is to learn each individual room. Start by trailing the walls and walking completely around the room. This will give you an idea of its shape and dimensions, as well as what may be on each wall of the room. Each room will require individual familiarization, as each room is designed for a different purpose, and, therefore, will contain some different items. We'll run through some possibilities.

In the bathroom: the sink with fixtures, bathtub and/or shower or tub and shower combination with their fixtures, medicine chests, cabinets and drawers, towel racks, light or light with fan switch, electrical outlets (is there one at counter level for electric razor or electric toothbrush, etc.?), light fixtures, and windows.

Kitchen: sink with fixtures, garbage disposal with switch, counters, appliances (stove, stove hood with fan and light, refrigerator, dishwasher), cabinets, dining area as extension of kitchen, electric outlets, light switches, light fixtures, and windows.

Living room: wall heater (could be in hall or other room) with thermostat, drapes and windows, light switches, light fixtures, and electrical outlets.

Hallways: closet, linen closet, intercom (a security building will have one), front door, electrical outlets, light fixtures, and light switches.

Bedroom: closet (hangers and shelves), windows and drapes or curtains, light switches, light fixtures, and electrical outlets.

The preceeding list will give you an idea of what to look for; you will obviously need to adapt it to your particular apartment. Some item may or may not be in your kitchen, another item may be in the bedroom, not the living room, or your apartment may not have that item at all. Or, you may have to add some items to the list: existing furniture if your place is furnished, sliding glass doors out to the patio, etc. The variations are many, but the key items are listed. Learn where things are located in each room and learn where things are in relation to other items in that room. You want to be able to move about efficiently within each room just as you move easily throughout the whole apartment.

Mobility in the Neighborhood

The information and advice offered in this section cannot and do not intend to teach you the routes to the various stores and businesses in your neighborhood. Enlist the services of a mobility instructor (for that call Social Services or Vocational Rehabilitation, Services for the Visually Handicapped). This section aims to give you some idea as to what to expect when you do arrive at your destination, and to be prepared for business.

In alphabetical order:

1. Bank
2. Department Store
3. Drug Store/Pharmacy
4. Dry Cleaners/ Laundromat
5. Grocery Store
6. Post Office
7. Restaurants

BANK: Refer to brochure on Financial Management for information on all the services offered by the bank - loans, money orders, purchasing traveler's checks, check guarantee cards, etc.

If going alone to the bank for the initial meeting, do call ahead and make an appointment with the bank employee who works in Customer Service. Remember the person's name, so you will be able to ask for that person when entering the bank.

After the first appointment, you will most likely return to Customer Service personnel for your business. This should make orientation within the bank easier, by returning to the same set of desks where the service representatives conduct business with you.

Inquire if there is a walk-up window at your bank. This window service enables bank customers to cash checks and make deposits before and after regular banking hours. Its location is at one of

the outside walls of the bank.

DEPARTMENT STORE: Depending on the size and location, most department stores offer a little bit of everything. As the name implies, the store is organized into many departments, with no logical order to their location within the store. Usually, the easiest approach in handling the store is to phone ahead, ask for connection to the department which interests you (women's shoes, kitchenware, luggage, etc.) and speak with a salesperson from that department. Find out if the item you are seeking is available. Ask for directions on how to find the department; at least obtain the floor number. It might be handy to ask for that salesperson's name, and arrange an "appointment" with him/her for a certain morning or afternoon. Having a connection or name to ask for is always helpful in getting what you're after. When you do arrive at the store, seek assistance in finding your destination. Most department stores are a bewildering maze of aisles and display counters, and only after repeated visits will you be able to maneuver around the store on your own. Be prepared to use elevators and/or escalators while within the store. There are stairs, but they are usually tucked behind a pillar and off in a far corner and extremely difficult to find without a search.

If you intend to purchase by check, it is better to know the store policy on accepting checks. One often needs two to three pieces of identification, including a major credit card and/or a bank check guarantee card. Find this out before you're in front of the cash register.

Many department stores offer a delivery service. If the store does not, and your purchase is too large or too heavy for carrying home, see if the store will mail it to you. You'll have to pay postage and handling charges, then.

The more common departments within the store are:

Kitchenware
Appliances
China-Silver-Crystal
Linens-Towels-Bedding
Furniture
Television-Stereo
Sewing-Fabrics
Clothing: Boys, Girls, Infants, Lingerie, Sportswear (Men, Women), Men, Women, Collegiate, Budgetwear, Wedding
Notions (various useful items)
Shoes

One last note: when telephoning the department store, your call

will be answered by a switchboard operator, and you must request a particular department. If you aren't sure whom to ask for, ask the operator to connect you with someone who sells (for example) scented candles. The operators know the store and its contents better than the clerks do, because they have access to the store directory.

DRUG STORE - PHARMACY: This store originated as the place one went to find the cure for aches and pains. Now, however, drug stores/pharmacies have become elaborate mini-department stores. Various departments within one store can include: stationery and wrapping paper, small household goods, canned and packaged foods, paper products, personal hygiene items, cosmetics, small electrical appliances, tobacco and liquor, toys, candy, batteries, photographic equipment, and, of course, the prescription counter.

Upon arrival, proceed to the nearest counter or check-out stand and request assistance. If you have many items in mind, better have a list typed up.

Many of these stores will feature bargain sales on a periodic basis. These sales offer good savings, so ask about them.

If you have a prescription on file at the drugstore and need a refill, you can save yourself some time by calling ahead and giving the pharmacist the prescription number (this is written on the bottle). All you need to do then is pick up your order at the suggested time. Note: some medications are covered by health care plans; inquire about this and you could possibly save yourself some cash.

DRY CLEANERS AND LAUNDROMATS: Refer to Care of Clothing brochure.

When you call about business hours, ask if they have a delivery service, and if they do, what the charge is. This might save you some steps someday.

It isn't necessary to have the clothes on hangers when you take them to the cleaners. At the cleaners you'll be given a claim check for the clothes that you're leaving. Prices are already established for each piece, so you can ask how much the cleaning will cost. If you need the clothes back in a hurry, request special, fast servicing. It will cost more, usually, but you will get your clothes back within 24 hours or less. You can pay when you return for your things.

When you return, your clothes will be on hangers and covered in plastic. The least amount of wrinkling occurs when the clothes are carried by the top of the hangers; an easier way, though, is to carry the clothes over your arm. Hold on tight! The plastic bags make

the clothes really slippery and hard to hold.

If you cannot return for the clothes on the day they are ready, it's no cause for alarm. Clothes will be kept for three to four weeks at the cleaners before the management will take action.

Much of the above holds true for the type of dry cleaners that work with bulk cleaning. Do bring your own hangers here; they are not supplied.

As for laundromats, they are never designed with any consistency to floor plan. Basically, the washing machines are grouped together in one or two rows, sometimes in the middle of the room. Dryers are usually lined up against the walls, in a long row. Remember which machines you are using, especially if the laundromat contains 20 washers and 25 dryers. (Machines usually are numbered in print - ask someone to tell you what your machine numbers are, as a safeguard. But try to figure out how you can find your machine, e.g., third from the end closest to front door).

There are usually tables in the laundromat that are used to place the clean clothes on for folding. Also, there might be baskets on wheels that you can use for moving clothes from washer to dryer, dryer to table.

GROCERY SHOPPING: Refer to the Cookbook for additional information on shopping, e.g., preparing shopping list.

A great aid to yourself for carrying home groceries from the store is a light weight backpack (a frame for the pack is not necessary), made of nylon or canvas. Cost is minimal, in the area of ten dollars. Wearing the backpack will free your arms and keep your mobility unhindered. Backpacks can be purchased at a local sporting goods store, some department stores, and some discount/drug stores. A few telephone calls will provide comparative prices and the best find. You want a backpack with a large, deep pocket that can hold a filled grocery bag. Wide, adjustable shoulder straps are another feature to look for.

If you choose not to use a backpack, consider purchasing a two-wheeled shopping cart. The cart allows you to carry two or three bags of groceries at once; however, the cart is much more cumbersome to use, because it must be pulled behind you. Maneuvering curbs and stairs is very difficult with a cart. Carts can be found sometimes in hardware or discount stores.

Do remember that you will be bringing home the groceries, so do not buy too many things at onee. Two trips to the store in a week's time can distribute your buying needs more evenly and will reduce

the weight of groceries you're carrying. For example, keep in mind that a six or eight-pack of canned soft drinks, as well as a half gallon of milk, are very heavy items, as are most canned foods. Remember such things when writing your grocery list.

How do you manage the actual grocery shopping? The solution is quite simple. Go to your grocery store and ask to speak with the manager; if he/she is not available, the assistant manager will do. Introduce yourself and explain that you will be shopping at the store, and that you will require some assistance. It's important that you make it clear that as a customer in the store you have the right to shop freely, yet at the same time there will be no inconvenience to the store personnel. This is when you explain that you will come with a typed or printed shopping list, and would like a store clerk to take you through the store and collect the items. Ask for a meeting place to be arranged, so that when you arrive you will go to a particular place and be able to ask for help. Usually this place is near the manager's office, or at a check-out stand by the doors. Ask what hours would be best for you to come shopping. (Business may be slower in the store in the morning hours, for example, or just after lunch). While accompanying the clerk around the store, you'll find it easy to use the shopping cart - the clerk guiding the cart and you holding on at the back.

Arrangements made, you can ask the manager if the store has a check cashing policy. If so, the manager can explain the rules and limitations to the policy. You will be given an application card to fill out and return, which will make you eligible for this privilege. We have found this to be very convenient, because banking hours are limited, and oftentimes you will need to cash a check on weekends. The check cashing window in grocery stores is usually located by the manager's office, and the hours the window is "open" differ with each store. Inquire about this.

Other convenience items at grocery stores can include postage stamp machines, a near-by mailbox, a community bulletin board, or other community services. It's up to you to find this out.

When you've contacted the store manager, purchased a backpack, learned the route, and prepared a list - you're set. Bon voyage!

POST OFFICE: When the mailman is unable to deliver a package to you, he will leave a postcard telling you to claim the package at the local post office within three days. If you cannot get to the post office, be sure to call and explain your situation; otherwise the package will be returned to the sender.

At the post office, you can purchase stamps and stamped postcards

and envelopes, and money orders; register and insure important pieces of mail; you can obtain passport applications and your own post office box (mail will be delivered into the box at the post office rather than to your home).

Whenever you move it is very important to notify the post office of your change of address. Your mail will be forwarded to you at your new location. If going away for awhile, the post office can place your mail on hold, if you request it. Notification involves filling out a change of address card which can be obtained at the post office. Usually the same card is used when requesting "vacation-hold" for your mail. If getting to the post office presents a problem, try calling your branch (nearest one to you) and ask that the card be sent to you. Or, try meeting the postman when he arrives at your place and enlisting his help in effecting the change in your mail delivery.

It's possible to order stamps by mail. Call the post office and make your request; you'll receive the order form in the mail in a day or two.

RESTAURANTS: A host or hostess will usually be hovering near the front of the restaurant ready to seat you and your party, or at least will take your name and inform you how long the wait will be for a table. If alone, don't be shy about taking the arm of the sighted guide as you are taken to your table.

There are items on your table you may want to locate and identify: salt and pepper shakers, sugar (either in paper packets or in a jar with pour spout), silverware, napkin, glass of water. Cream for coffee/tea may need to be requested; this will arrive either in a small pitcher or encased in small plastic containers that are opened by peeling back the foil top. You may also discover bottles of ketchup, mustard, steak sauce, even pancake syrup on the table.

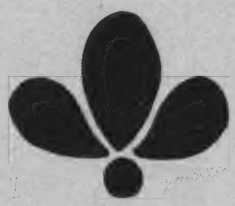
If need be, have the waitress read the menu to you.

It may be extremely difficult to regain your waiter's/waitress' attention once the food has been brought to you. Try asking the person to return to your table in a short while, to check on how things are going.

Restaurants employ one of two methods for customers to pay their bill. One way is to give the money owed directly to the waitress, who then takes the money and the bill to the cash register, and will return your change to you. Leave the tip on the table. The second method is that the waitress will bring the bill to you, and you settle the account on the way out, at the cash register. The

register is usually located by the main door. Again, leave your tip on the table before you leave. Rule of thumb for tipping is to leave 10-15 percent of the total amount of the bill. Tipping is never mandatory, yet it is customary and expected that some money be left for your waiter or waitress. Same applies to cocktail waitresses, and the bartender if you're seated at the bar.

CARE OF CLOTHING



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CARE OF CLOTHING

Clothes Cleaning

1. The first thing you need to know about taking care of your clothes is how to tell when they are dirty. Your sense of smell will be the truest indicator. If perspiration odor is evident, particularly on the underarm and crotch sections of clothes items, these items are ready to be tossed into your laundry hamper or basket. But if you cannot detect an odor, a rule of thumb is never wear an article of outer clothing more than twice or an underwear item more than once. It must be emphasized that underwear and socks, which are worn directly next to your skin, should be changed everyday. Also, if you know you have spilled food, grease, etc., on your clothes, they should, of course, be put in with your dirty laundry. There will be times, however, when, despite these indicators, you are still not sure if a dress or pair of pants is clean. In these cases, you will have to rely on a sighted friend.

2. a. Sorting your clothes before you wash them is an easier task these days. In the past, it was always a rule to separate clothes into white wash loads and colored wash loads. This was because many colored clothes faded easily. Today, however, color dyes have improved and most clothes are "colorfast;" that is, they do not fade. There are a few exceptions: brightly colored new towels, sweat shirts, and new blue jeans may fade and should be washed separately the first few times. For the most part, however, you can separate your clothes into three piles:

    1) Synthetic and permanent press. This pile will probably consist of your most delicate clothes - women's underpants and bras, nightgowns, permanent press blouses, etc.

    2) Hand wash. These are the items which are too delicate to put in the washing machine and must be washed by hand.

    3) Everything else. This pile will include sheets, towels, men's underwear and anything made from cotton.

    b. Most articles of clothing have a tag sewn on an inside seam which gives washing instructions. This tag may say something like "hand wash only" or "machine washable, tumble dry at low heat," etc. Have someone read these tags to you.

3. Using a washing machine is not really very difficult. They are all operated by knobs or buttons, the only trouble is that every one you run into seems to work a bit differently. It's best to get to know the one at home or at the laundromat near you. The simplest machines usually have two knobs or buttons to remember - one which regulates the temperature of the water and one which regulates the speed of the agitator (in other words, how fast and hard the clothes are bumped around inside the machine). Your per-

manent press clothes will be set at a low temperature and a gentle speed, the rest of your wash can probably stand to be set at a hot temperature and normal speed. More expensive machines are more complicated and have settings for the level of the water, etc. You will also have to learn where to insert the coins in coin-operated machines in laundromats (most cost around 35¢ a load). Some laundromats require you to buy a laundry ticket, which is then inserted into a special place on the machine to make it start.

You will definitely need someone to assist you the first time or two you use a washing machine, not only to teach you the settings, but also to see that you do not put too few or too many clothes in the machine and to see that you add just the right amount of soap. Too much soap can lead to the disaster of piles of suds pouring out of the machine onto the floor. How embarrassing that would be!

Soap tablets made for washing machines eliminate the problem of measuring altogether; simply use two tablets for every wash load. But remember - these tablets will only dissolve in hot water. Most other laundry soaps come in big, bulky, generally annoying kinds of boxes which are hard to open and even harder to pour from. Many of our students eliminate this problem by keeping all the soap from the box in a big cannister with a tight fitting lid or a big brown grocery sack. Then, when they are ready to do their laundry, they simply dip as much soap out as they need and carry only this small amount with them to the laundry room. Many use plastic storage containers or leftover margarine tubs for this purpose. These containers should also have tight fitting lids in order to prevent spills on the way to the laundry room.

4. Clothes dryers are easier to use than washing machines, since most of them have only one knob or button. This button regulates the temperature of the machine (example: permanent press, low and high). Some dryers require only one coin; say, a quarter for an hour's worth of drying time. Others may require a dime for ten minutes worth of drying time. In the latter case, more than one dime will probably be required. Most commercial dryers (those in laundromats) will hold more than one load of wash. However, if you have to dry one load on the permanent press setting and one load on the hot setting, you will still have to dry your clothes in two dryers or else one load at a time in the same dryer.

5. As has been mentioned, there are some articles of clothing which must be washed by hand because they are too delicate for the washing machine, or because they may fade in the washing machine, or because they are wool (wool should always be handwashed or dry cleaned). There are cold water soaps available at the grocery store or drug store which are made for this particular purpose. Have the directions read to you and write them down so you don't

forget them. The directions are fairly simple to follow, but have someone watch you the first time or two. One important hint: When you handwash those articles that may fade, do them one at a time so the dye doesn't discolor any of the other items.

6. Laundry service. If all this hullabaloo about washing machines and dryers sounds complicated to you, you will be delighted to learn that there is yet another method for getting laundry clean. (No, it's not Mother.) In many urban areas of the country, laundry services are available. This is an establishment somewhat like a store where you simply drop off your dirty laundry, then come back a day or two later (or even later the same day, if you so specify) and presto! your laundry is handed back to you perfectly clean. Of course, you must pay for this service, but it really is amazingly cheap in most places. What's more, the people at the laundry service will do their best to remove spots and stains, and they will starch, iron and fold your clothes. What more could you ask for?

7. Dry cleaning. Some of your clothes will have tags in them which read "dry clean only." There are two kinds of dry cleaners:

a. The cheapest way to dry clean your clothes is to take them to a place which advertises that they will clean 8 pounds of clothes for about $3.00. In this case, your clothes are treated for bad dirt spots and then all 8 pounds are cleaned together in a special machine. This method is perfectly respectable and works fine for sweaters, some jackets, and blankets. But keep in mind that your clothes will not be pressed. Also, you have to supply your own hangers.

b. Traditional dry cleaners, on the other hand, clean articles of clothing one at a time, and also charge you by the item. (Examples might be 75¢ for a skirt, $1.50 for a jacket, etc.). They are obviously more expensive, but sometimes this is the best method, particularly for a coat you want pressed, or for any item you want to be especially careful of (grandma's antique quilt, for example). See the mobility section for more information on dry cleaning.

Organizing Closets and Drawers in a convenient way has been a big problem for many students at the Center. Having had little previous experience in organizing their own space, they found themselves at a loss when faced with an empty closet and bedroom. However, if you utilize a little common sense, it is not really such a horrendous task.

1. First of all, if you have a big closet, hang as many things as you can on hangers. As long as you are not jamming it full, this is the most effective way to keep clothes wrinkle-free. The only things you shouldn't hang are those items that the hanger could stretch out of shape.

2. Most closets have at least one shelf above the clothes rack. This shelf is a good place to keep your hats, purses, and linens (if you don't have a linen closet). You may also want to keep your shoes on a shelf, or you can buy a shoe bag or rack. Do have your shoes organized in some manner; throwing your shoes on the closet floor may seem like a good idea at bedtime, but in the morning, it's no fun to dig around among eight or ten shoes trying to find the pair you want.

3. Your bureau or dresser will also need organizing. The top drawer will probably be more shallow than the rest; use it for things like jewelry, handkerchiefs and other small, loose articles. Next, you may want a drawer for underwear; i.e., matched socks, folded undershirts for men and bras for women, underpants and hosiery. Deeper drawers at the bottom of the dresser are good for bulky sweaters and the like. Some of these items do need folding, and that is something you will need help in learning.

4. If you have the room, you may want to invest in several laundry baskets. Keep them side by side on a shelf or the floor of your closet. As your clothes get dirty, put the permanent press clothes in one basket, hand washables in another basket, and everything else in the third. This method will save you lots of work on wash day.

5. There is no easy method of color identification, since you must not only know the main color of an article of clothing, but also whether it is plaid, print, plain or polka dot - plaids and prints rarely go together. However, you may want to send to AFB for their free metal color tags, which, of course, must be sewn into each item.

Ironing is another of those items for which you will need a teacher, although it may help you to refer to the American Foundation for the Blind Guide. One little trick which may be useful: Turkey basters, which look like giant eye droppers, can be used to fill steam irons with water. You may also want to mark your iron with glue dots.

Selection Of Your Own Clothes

As you begin to shop for your own clothes, you will pick up information about differences in fabrics (examples: wool must be handwashed or dry cleaned, anything made of 100% cotton must be ironed, synthetics are usually machine washable, etc.) and you will also begin to have your own personal preferences regarding fabric and style. Learn to trust these preferences rather than always depending on your friends' judgments. They are only giving you their own preferences, and yours are just as valid as theirs.

At the Center, students invariably tell us they have no idea how to

shop for their own clothes, nor do they have any idea what preferences they have. Yet time after time we are amazed at how definite students' ideas are in regard to texture, style, and fabric. Students usually react to our amazement with comments like, "Oh, I didn't think those things were important." Of course they are important! What you like to wear is what you will feel good wearing, and what can be more important than feeling good about yourself?

There are really only two main obstacles about shopping for your own clothes. One is having your own sizes, and that means for every item of clothing you wear: shirts, pants, dresses, underpants, belts, hats, etc. Find out what your sizes are and write them down.

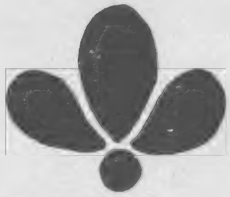
The other big obstacle is learning how to deal successfully with store clerks. In most cases, this means overcoming your fear of talking to clerks and asking for their help. When this fear is conquered, you will find most clerks to be an invaluable source of information regarding sizes, styles, fabrics, etc. If you can, get to know one or two clerks in your favorite department store. In general, a clerk who knows you well will be a clerk who serves you well. (This rule of thumb, by the way, applies wherever you shop - get to know the butcher, the produce man, someone at the bank, the drugstore, etc.) Students at the Center have found shopping for their own clothes to be one of the most fun things they have learned to do. You will probably agree, so give it a try.

Sewing

Whether you are interested in sewing by hand or in using a sewing machine, the information you need has already been written in another publication entitled: Sewing Techniques for the Blind Girl, by Sally Jones, which is available through American Printing House for the Blind and costs only $1.35.

On the other hand, if you are totally uninterested in learning how to sew, you will need to find a good seamstress in your area and learn how to get to her shop. There are certain sewing jobs which are bound to come up and which cannot be avoided forever; for example; ripped hems, missing buttons, etc. Such repair jobs can be handled quickly and fairly cheaply by a good seamstress.

CLEANING



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CLEANING SKILLS

In this section, we will give you some hints concerning how to clean the multitude of surfaces found in a house or apartment.

Scrubbing

As the sound of the word implies, scrubbing involves vigorous rubbing, also known as elbow grease. Here are some general hints regarding the range of scrubbing tasks.

1. Since most scrubbing jobs take place in the kitchen and bathroom, thoroughness is essential. Letting these areas "wait until later" or go without cleaning through several uses, threatens health and makes the inevitable catching up more difficult and time consuming.

2. Water is a basic ingredient in scrubbing. If necessary, have a bucket of water within reach.

3. There are whole aisles in the supermarket crammed with various cleaning agents. There are powdered cleansers, granular detergents, liquids you mix with water, and sprays you use as is. They all come with directions for their most efficient use; it helps to write the directions for your favorites down.

4. Tub. You will need a sponge or heavy cloth. Most of the people at the Skills Center prefer one of the powdered cleansers for this job. Keep in mind that hard to reach places get just as dirty as easy to reach pleaces. Use cold water to rinse; an easy-to-manage container can be filled and poured down the inside walls of the tub to aid rinsing. Always check your work with your free hand; a little experience and someone to observe you will point up the difference in feel between dirt and cleanser powder residue. Don't forget the faucet and temperature knobs. Always use and clean a metal drain filter; a clogged drain is no fun.

5. Sinks. Sinks are cleaned in much the same way as tubs. The inside wall of the sink bowl is traditionally missed. Sinks act as a ready supply of water while you are cleaning other things. It's better to ring out a dirty sponge in a dirty sink than a dirty sponge in a clean sink. Therefore, clean the sinks last when the entire bathroom or kitchen is under attack by you and your enthusiasm.

6. Toilet, (inside). A toilet brush, some toilet cleanser, and a little courage are your best tools for this necessary task. Make sure both seats are up. Give the toilet a preliminary flush and strike with a stiff dose of cleanser. Then, as Cyrano put it, "thrust home!" Then flush away the cleanser water to replace it with clean rinse water.

7. Toilet, (outside). Clean the outside of the toilet the same way you clean the sinks; just don't use the same sponge. Use c cleanser and rinse thoroughly with a damp, not soaking wet, sponge. You probably will have to rinse several times. It will same wear and tear on your knee joints if you have a bucket of cold water near by.

8. When using any cleanser product, keep in mind that cleansers contain bleach. For this reason you should refrain from touching your clothing while you are at work. Your hands should be thoroughly washed when you are finished. Some toilet cleaners cannot be used in conjunction with chlorine cleansers. Some are harmful to your skin. Take the time and read all labels.

9. Stove, (outside). It is a good practice to clean your stove top and doors after each use. This might only require wiping with a damp sponge; avoid using a dish rag for this task. Once dirt and grease build up, they resist your mightiest efforts. If you have a gas stove, you may extinguish the pilot lights located under the stove top, thus rendering your burners inoperative. Get someone to relight them or show you how to relight them, and rest assured that it happens to the best of us. Finally, use a mild soap solution; cleansers are hard on the paint and they are hard to rinse. Your dish water may be sufficient.

10. Ovens. Eventually your oven will need cleaning. When it does, stern measures are called for. Many times, the sizzling sounds you hear when your oven is on are your oven getting dirty. The accumulated drops and drips bake onto the oven's surfaces. The racks in your oven may be rinsed at your sink and in some ovens the floor of the oven can be removed.

Avoid the oven cleaners that call for the use of gloves. Your fingers are your best monitoring system. Vapor Brite oven cleaner requires no spraying and no gloves; we recommend it highly. Follow directions to the letter. If you've not been doing your broiler pan regularly, you can include it in your oven cleaning plans. Finally, use preventative techniques; line your broiler pan with aluminum foil and invest in disposable foil oven liners. You will still have the oven to do, but the job can be made significantly more pleasant.

11. Counters. Counters require constant keeping up. Your counters remember every little spill. Get in the habit of cleaning them during your general kitchen clean up after meals. Use a mild soap solution; cleansers are good but hard to be rid of. Don't forget to rinse well. Check your counters after they have had sufficient time to dry. Use a sponge or dish rag and always check for dirt with your free hand. Develop a system for clearing off your counters; areas under toasters and canisters get just as dirty as other, more accessible areas. You may want to take everything off the counter before you begin.

12. Refrigerator, (inside). Barring any major spills, the inside of your refrigerator only needs to be washed when: you defrost your freezer section; terrible smells make it unpleasant to open the door; stickiness is becoming a wide-spread condition of the shelves, walls and doors. An open box of baking soda placed in the refrigerator absorbs some odors, but it is no substitute for thorough cleaning. A mild soap or detergent solution should see you through this task. The job can be made simpler if the racks and drawers are removed because the walls are then more accessible. Racks and drawers can be washed separately in the sink. Rinse walls well and wipe dry with a sponge or cloth. When the surfaces are dry, they will reveal how clean they really are. To make your job easier, plan to do the inside of the refrigerator when your food supply is low.

13. Defrosting the freezer. If your refrigerator is the defrosting type, ice will periodically build up around the freezer compartment. There may be written directions for the upkeep of your refrigerator.

At the Skills Center, we have attempted many tactics to lessen the mess and bother. First, beginners always get help; defrosting can be a very messy project. If you have it, place sheets of newspaper on the floor in front of the refrigerator. Remove all food fron the freezer and temporarily store it in double grocery bags; food will not spoil in the couple of hours you need to defrost the freezer. Turn the refrigerator off. Fill a large saucepan half full of water (any more will make it hard to carry), cover it with a lid and bring to a boil. Sit the container of water in the freezer compartment and close the refrigerator. Reheat the water when it gets cold (about every twenty minutes). The steam from this hot water slowly melts the ice on the freezer walls and makes it drip into the water tray located under the freezer. This water tray is a drawer which pulls all the way out. It becomes unmanageable if it gets too full of water; empty it frequently in the sink--a good time to do it is every twenty minutes when you heat the water for the freezer. Do not pour hot water on the ice; it only makes more in the water tray.

If the tray does get too full to carry to the sink, bail it with a small container or use a turkey baster. Your freezer is completely defrosted when you feel no more ice on the inside or the outside of the walls of the compartment. Finally have your on/off knob marked by your local utility company (or use glue or dymo tape) so that you can reset your refrigerator to the desired temperature.

Two warnings: NEVER try to chisel chunks of ice away with sharp utensils; the utensil may puncture the walls and ruin the freezer. NEVER use the electric defrosting gadgets which are on the market; they get too hot and can very easily melt the walls of the freezer compartment.

Floors

1. Vacuuming. A vacuum cleaner is an expensive investment. There is a staggering array of machines on the market, and each machine has its

relative strengths and weaknesses. Just as with any large acquisition, opinions regarding the different types tend to be strongly held. Explore the ideas of others, but make the final decision for yourself when it is your money being spent. Read consumer magazines; they can be found at the library. Then visit the store and look at the various models on display.

Vacuums are primarily used for cleaning dirt, crumbs, hair, lint, and your favorite socks from rugs or carpeting. Vacuuming also helps to restore the loft or nap to the rug's surface (makes it fluffy). Vacuuming will not wash your rug or carpet. Have someone observe and critique your work. Carry on practice sessions with the machine off, because the racket of a vacuum is difficult to talk over. Divide the area to be vacuumed into sections and plan to have these sections overlap. Move small articles of furniture out of the way. Make sure that small items such as electrical cords, coins, tapes, and records are removed from the floor; an upright vacuum will chew small things up. Bedspreads and slip covers should be raised off the floor. Choose electrical outlets that will permit the widest range of movement. Become familiar with the make and model number of your machine. If you have better things to remember, and who doesn't, write them down. The make and model number are essential when you are looking for replacement bags or other parts.

2. Sweeping. Sweeping concerns floors not covered by rugs or carpeting. Sweeping is a necessity of home management, because mopping is useless without it. The process involves gathering dirt into a small area where it can be picked up and thrown away. Select a push broom with soft bristles. The push broom allows you to have greater control over where the dirt is going than is possible with a straight broom. The dirt can be pushed up to a wall and then along it to a corner. The resulting pile of dirt is then picked up with a paper towel or whisk broom and dust pan. A push broom may be pulled if dirt needs to be brought out from under a hard-to-move table.

3. Mopping. The type of mop you choose is a matter of personal preference. The choice is between a sponge mop with a mechanical wringing device and a string mop which you wring out with your hands. Here are some tips:

a) Follow directions on the label of the cleaning detergent you buy.
b) Plan on having a pattern that divides the area into sections.
c) Do a section, wring out your mop and do the section over again.
d) Always back out of a room. Side to side movement is permissible, but never walk forward into the wet area.
e) If the cleaner you use requires rinsing, and most of them do, allow time for the floor to dry after the washing session. Then rinse the same way you mopped only with clear hot water.
f) After the floor is finally dry, clean the periphery or base boards with a sponge.

Bed Making

1. Basically, what you are trying to accomplish is the pulling toward the head of the bed, all covers and top sheet. All sheets and blankets should be tucked under the mattress at the foot of the bed. Bedding should hang down equally on both sides of the bed.

2. It helps if your blankets and sheets are the appropriate size for the bed you make.

3. Bed making is made easier when the bed is standing away from a wall.

4. Don't crawl over the bed to check the opposite side; you will just be making more work for yourself.

5. A well-made bed is easy to remake.

6. Avoid complicated spreads if they give you undue headaches. Buy a spread that has seams that line up with the edges of your mattress; these seams are useful markers for keeping your spread on straight.

7. Obtain the services of a patient critic.

Dusting Furniture

1. The tops of things accumulate the greatest amount of dust, but that does not mean other surfaces are immune. Dust finds its way onto everything, and sadly, it seems to congregate most in hard-to-reach places.

2. Save your rags. An old T-shirt, a piece of discarded sheet perhaps, or a towel that has seen better days all make excellent dust rags. They can be washed and reused many times.

3. Many people, who are just beginning to live on their own, buy a dozen cloth diapers to use as rags. Diapers are soft, large, washable, and certainly absorbent.

4. Dusting is especially necessary on wood surfaces, since, unless they are specially treated, they will suffer from washing.

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PERSONAL HYGIENE

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PERSONAL HYGIENE

Knowing that you can independently care for your body will give you confidence and a feeling of personal dignity which will serve you well in any other task you tackle.

Every student we have encountered at the Living Skills Center for the Visually Handicapped agreed with us that personal hygiene is important, but many have been initially slow-to-learn because of one overwhelming factor; they are afraid to ask for help. And, because we respect the privacy of our students, we teachers are equally as hesitant to broach the subject. As a result, such matters as food spots on clothing, body odor, and the like are often not dealt with. What a silly state of affairs!

Certainly it is a very touchy area, this matter of personal hygiene. Most of us have a strong sense of privacy about our bodies, and sharing information about such an intimate subject often engenders a great deal of anxiety. You may feel very embarrassed about your questions; you may feel that at your age you should already know the answers to questions about personal hygiene; you may even have almost convinced yourself that you already know the answers. We hope that this guide will give you some of the information you desire, but you should keep in mind that many techniques can best be shown to you by another person.

Your first task, then, and maybe your most difficult one, will be to find someone you trust, screw up your courage, take a deep breath, and start asking questions. It may sound terrifying, but I bet you'll be surprised at the reaction you get. At the Skills Center we are always glad when someone asks how to use deodorant, how to use tampons, how to clip toenails, and the like. And we find that students are equally glad to hear our point of view when we are the first to speak. So how about it - let's start communicating.

A. Bathing your body is, of course, one of the most basic and important personal hygiene tasks. Most of you probably are already taking baths by yourself, but there may be some useful tips we can give you.

1. Do you know about non-skid rubber mats which can be placed inside the bathtub to prevent slipping? There are also non-skid rubber decals which serve the same purpose and are easy to clean around.
2. Don't forget to put an absorbent bath mat or towel on the floor outside of the bathtub. It's no fun to step from a warm shower onto an icy cold floor, and besides, the bath mat helps keep your bathroom floor clean. Most bath mats are machine washable and should be washed frequently along with your towels. Another hint: Dry as much of your body as possible in the tub; that way, you won't drip too much water onto the floor or bath mat when you step out.

3. Another useful aid is a terry cloth wash mitt or glove. These can be purchased at most department stores and make great wash cloths. If you have trouble keeping your wash cloth spread out flat, you may like these wash mitts. It's almost like using your hand to wash your body rather than a cloth.

4. Bubble bath, bath oils, and water softeners are wonderful aids to cleanliness and skin care. They not only make bath water smell pleasant, but they also help prevent dirt from sticking to you and to the sides of the tub. Bubble bath need not be expensive; most grocery stores stock several inexpensive brands.

5. Bubble bath, however, is not ever to be considered a replacement for lots of hot water and plenty of soap. There are dozens of brands of soap available; any of them will do the job. (Exception: If you have a special skin problem, your skin doctor may recommend a hypo-allergenic or some other kind of special soap).

6. Your whole body, of course, needs to be carefully cleaned, but certain areas require extra attention.

   a. Pubic areas and underarms hold perspiration more easily than other areas of the body - clean them carefully.

   b. "Wash behind your ears" is not just something your mother says to irritate you. Your ears really are dirt-catchers and must be cleaned every time you take a bath. However, it is dangerous to try to clean inside your ear canal; leave that to a doctor or nurse. Limit your ear cleaning to the flap of the ear.

   c. A good time to clean your nails with a nail brush is while you are in the bathtub. Have someone show you how to do this, or refer to American Foundation for the Blind's book, A Step-by-Step Guide to Personal Management for Blind Persons.

7. Do not forget to use underarm deodorant after your bath. There are many kinds available: cream, spray, roll-on, liquid and stick. Shop around until you find one that works for you. Again, this is a task where you will need help the first few times.

8. Remember that deodorants don't work if you haven't taken a bath. They are not very successful at covering up odors, only preventing them. You should bathe every single day.

9. Some people prefer showers to baths. If you've never taken a shower, give it a try; it's faster than a bath and just as effective. Have someone show you how to adjust the shower fixtures. Also, remember to pull the shower curtain inside the wall of the tub and to close the shower curtain completely. If it is left open, water will spray onto the bathroom floor and create a mess you'll have to clean up later.

B. Skin Care

1. The AFB Guide gives a very complete description of how to use cleanser, fresheners, and night cream. These cosmetics,

when used consistently, can help keep your facial skin young-looking and healthy. Please keep in mind that men as well as women can certainly benefit from good facial care. Such products can be purchased from most large department stores; ask the clerk for advice regarding brand names, prices, etc.

2. For persons with severe acne problems, a visit to a dermatologist; that is, a doctor who specializes in diseases of the skin, may be necessary.

C. Hair Care

1. Although it is possible to wash your hair under the faucet of a sink, the easiest method is to wash it while you are in the shower. First of all, it is less awkward when you are in the shower because you are standing up and can easily walk into and out of the stream of water. Secondly, you don't have to worry about splashing water on the floor; the shower walls and curtain contain all splashes and there will be no mess to clean up afterwards.

2. There are just as many kinds of shampoo on the market as there are deodorants.

   a. This bewildering array includes shampoos with many smells and ingredients (herbal shampoos, wheatgerm and honey, etc.) which are generally over-priced but fun to experiment with if you are so inclined. More important things to watch for are shampoos for oily or dry hair, shampoo for hair that has been tinted, and shampoos that help keep dandruff under control.

   b. Dandruff, by the way, is an extremely common problem, and commercial shampoos may or may not keep it under control. If not, consult a doctor, and he may prescribe a stronger shampoo.

   c. Shampoos also come in liquid, solid, and semi-solid forms and may be sold in any of a hundred different kinds of bottles, tubes, and jars. It is best to shy away from the liquid shampoos, as it is so easy to pour too much and thus waste shampoo. Your best bet is probably to stick to semi-solid kinds which come in unbreakable plastic tubes and jars.

3. Shampooing your hair at home, whether it is in the shower, tub, or sink, is something you will need instruction in the first few times. It is not too difficult a task, but will probably require a bit of practice.

4. A soft, natural-bristled brush is best for your hair. Five dollars or so for a hair brush may sound like a lot of money, but it is probably a good investment, as it is good for your scalp and will last a long time. However, no matter what kind of brush you buy, you must learn to clean it properly and often; a dirty brush and clean hair are a bad combination. It is a wise habit to wash your comb and brush every time you wash your hair. First, run the comb through the bristles of the brush to

remove loose hairs, then put a little shampoo on the bristles and rub it in with your fingers. Rinse with warm water. Combs may be soaked in a solution of bleach and hot water or a solution of any detergent which contains ammonia and hot water for five or ten minutes, then rinsed.

5. If you are interested in variations in hair styles, how to set your hair, what hair style would best suit your face, etc., your best bet is to ask around and find a good barber or beauty shop. The operator can answer your questions and can most likely come up with a hair style that will suit your particular needs. An encouraging note is that today's hair styles require much less attention than those of the past. The trend seems to be easy care and a natural look.

D. Teeth

1. Toothpaste. If you are having trouble placing toothpaste on a brush, an alternative method is to squeeze the paste on a finger, then simply place it on the brush or directly onto your teeth.

2. The correct method for brushing your teeth is really very important, and can best be shown to you by your dentist or by a dental hygienist, who is an expert in this field.

3. Your dentist can also show you how to floss your teeth. Many of the students at the Skills Center have found this to be a fairly difficult task which was made easier by the use of a special little gadget called a floss holder. They can be purchased at most drug stores for less than $2.00.

4. Don't forget to see your dentist regularly. Having your teeth cleaned every six months can prevent cavities and, consequently, more painful visits to the dentist.

E. Nail Care

1. Here, again, the AFB Guide gives, in this case, a very good, specific description of how to clean and clip your nails. The Guide also includes an interesting tip for smokers; that is, how to remove unsightly nicotine stains from fingers by the use of lemon juice and a pumice stone. It works, too! Of these tasks, clipping is the most difficult, and will probably require instruction. Instead of clippers, you may prefer to use an emery board to file both fingernails and toenails.

F. Shaving is a task which is, of course, optional, whether it be facial hair for men or legs and underarms for women. If you want to learn to shave, you need to know that there are both electric and safety razors. Safety razors come in different designs. Most popular with our participants seems to be the Flicker brand, or the Trac II design. Both are quite effective and easy to use. Shaving creams are only used with safety razors, not electric shavers. The advantage of using an electric shaver is that it is almost im-

possible to cut yourself; but it will not give as close a shave. Have someone show you the differences between these two methods of shaving, and give both a try. Also, for women, there are depilatory creams and foams available which dissolve unwated hair. Have someone read you the directions if you want to try these products.

G. Care of Self During Menses

1. There are now several effective methods available for sanitary protection during your menstrual period. You have probably already heard of sanitary napkins, but did you know that there are also sanitary napkins available called maxi-pads which do not require a belt? Smaller ones, called mini-pads, are not as bulky and uncomfortable and also do not require a belt. Both maxi-and mini-pads adhere to your underpants and yet can be easily pulled free for disposal. Still another pad, even smaller and thinner than the mini-pad, has just recently come onto the market (Light Days or Carefree Panty Shields). Both of these smaller pads are really good, comfortable protection for days preceding your period, days toward the end of your period, as added protection with tampons, and in between periods for feminine discharges or when using medication.

2. The use of tampons may be something you have been wondering about. It you are interested in this method of protection, but are a little afraid to try it, here are the directions that come with each box of Tampax brand tampons:

"Like everything else you learn to do, using Tampax menstrual tampons is easy once you know how.

We suggest that you first examine a 'practice' Tampax tampon and its container-applicator. Remove the outside protective paper wrapper.... The wrapper will open, leaving the complete unit consisting of the Tampax tampon and its telescoping container-applicator which is made up of an outer insertion tube and an inner plunger tube.

The safety-stitched, highly absorbent tampon is enclosed in the outer tube. In the opposite end is the inner tube. Be sure the withdrawal cord protrudes as illustrated. With your thumb and fingers hold the outer tube at the grooved rings where it joins the inner tube. Now, pretending that this 'practice' tampon has been actually inserted into the vaginal opening, place your forefinger over the end of the inner tube in order to hold the withdrawal cord in place. Then use your forefinger to press the inner plunger tube into the outer tube. This ejects the tampon.

The smooth container-applicator enables you to insert the Tampax tampon easily in the proper position in the vagina. It assures correct and hygienic placement. Your hands need never touch the tampon.

Now you are ready to try actual insertion of a Tampax tampon. Remove a new Tampax tampon unit from its wrapper... relax... and follow these five simple steps:

1. Place one foot on toilet or chair or sit on toilet seat with knees apart or squat slightly with legs apart - whichever seems most natural and comfortable for you.

2. With your thumb and fingers, grasp the outer insertion tube at the grooved rings where the two tubes meet, and with the fingers of the other hand, spread the sides of the vaginal opening (approximately midway between the rectal opening and the urinary opening).

3. Place tampon end of the outer insertion tube into the vaginal opening and insert it into the vagina by gently pushing and twisting it until your thumb touches your body. NOTE: <u>The Tampax tampon must be aimed directly at the small of the back</u> (just above the hips) - not straight up. This is important in order to follow the direction of the vaginal canal.

4. Now, cover the end of the inner plunger tube with your forefinger in order to hold the cord in place, and still holding the inserted outer tube, <u>gently</u> press the inner tube into the outer tube. When the ends of the two tubes are even, the tampon is properly inserted.

5. Remove your forefinger to free the withdrawal cord and withdraw both tubes, leaving the cord hanging outside the body. The tubes disintegrate in water and may be flushed away.

If you have followed these directions carefully, the tampon will be in correct position in the vagina. The highly absorbent tampon softens and expands, acting as a wick to draw the menstrual fluid away from the uterus. You should not even feel that the tampon is there. Should there be any discomfort, it has not been inserted deeply enough in the vagina. In this case, withdraw the tampon - and try again with another.

TO REMOVE THE TAMPON: At the same slant you used to insert the tampon, pull gently on the moisture-proof withdrawal cord. The moist tampon slims itself so that it readily passes by the constricting muscles at the entrance to the vagina, and will come out easily.

3 ABSORBENCIES MEET EVERY NORMAL NEED: Tampax tampons are designed for use by women and girls of all menstrual ages. Many use Super or Regular the first days of menstruation and taper off to Regular or Junior on the days of less flow.

ANSWERS TO QUESTIONS NEW USERS SOMETIMES ASK:

'How old must I be to start using Tampax tampons?'
Tampons are inserted into the vagina through the same opening from which menstrual fluid leaves your body. This opening, in nearly every case, is sufficiently large to accommodate a Tampax tampon. Any girl of menstrual age who can insert Tampax tampons easily and without discomfort, can use them with complete confidence. Infrequently, insertion may be difficult. If so, the advice of your family physician should be sought.

'I can't get the applicator in. It feels dry. What should I do?'
The slim Tampax tampon container-applicator tubes are prelubricated for ease of insertion, but if you have trouble while you are learning, try putting some cold cream or lubricating jelly on and around the tip of the tampon and the outer insertion tube.

'May I swim and exercise during my menstrual period?'
Tampax tampons are ideal for swimming and exercising while menstruating. There is no harm to you or offense to others in continuing your normal activities during your period. Whether you swim or just sun bathe, you are certain nothing shows. And you will eliminate the problems of chafing and menstrual odor. Use of vaginal deodorant is not necessary.

'Can the tampon get lost or drop out?'
No need to worry about either one. The opening from the vagina to the uterus is far too small for a tampon to enter; neither will the tampon fall out because the constricting muscles at the vaginal opening hold it in place until you guide it out by gently pulling on the withdrawal cord.

'What if I should accidentally push the removal cord up into the vagina?'
In a squatting position, a tampon and its withdrawal cord are always within reach of the fingers.

'How will I know when to change a tampon?'
A Tampax tampon should be changed about as often as you would change an external pad, but at least twice daily. With a little experience you will know how often it is necessary. There's no need to change for urination, for tub or shower.

REMEMBER: A Tampax tampon is so comfortable you may forget it. Be sure to remove it before inserting a fresh one. You should change at least twice daily, and always remove the last tampon you use each period."

If you have already tried to use a tampon unsuccessfully, don't give up too easily. Try this: next time you are in the shower, explore your vagina; when you discover how easily a clean finger slips into your vaginal canal, you may have less trouble slipping in a tampon.

3. A note about tampons: If you have a heavy flow, tampons may not be enough protection for the first day or two of your period. You may, in addition, need some kind of sanitary napkin.

4. After you have been menstruating for a year or two, you will undoubtedly get a "feel" for your body pattern. In other words, you will know if your period tends to come at a regular or irregular interval, how many days your period lasts, and how hard you flow. This information will tell you how often you need to change your sanitary napkin or tampon. Remember to plan ahead: if you will be away from home for several hours, take an extra napkin or tampon along with you in your purse.

5. Accidents have happened to us all; don't be embarrassed about blood-stained underpants. What you need to learn is an effective way to handwash these panties. Putting them in with your regular wash is not usually enough; blood stains can be stubborn. First, soak them before the blood dries, if possible, in the bathroom sink in cold water for an hour or so; this tends to loosen the blood. Then handwash with a mild soap and warm water. Even after this it is a good idea to also throw them in with your regular wash in the washing machine. If you are not sure you are doing this correctly, or you are not sure you are getting all the stain out, ask a friend to help you.

6. It is a good idea to bathe frequently during your menstrual period. One other note: Do <u>not</u> use the feminine deodorant sprays and suppositories which are on the market. First of all, they are not effective deodorants, and secondly, some cause irritation and itching and are even being forced off the market by the Federal government.

FINANCIAL MANAGEMENT

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FINANCIAL MANAGEMENT

The very words financial management sound rather stuffy and rather Wall Street, but that seems the best title for this subject. Do not underestimate the importance of this subject, since without mastering your money, its source, and its spending, your situation will be on shakey ground. It is our firm opinion that unless you are capable and willing to be in charge of your money matters responsibly, you cannot consider yourself truly independent. The more you depend on others for handling your money, the more you are vulnerable to their abilities or ethics. While you are likely to need someone to turn to for matters financial, it is a good rule to choose carefully whom you trust with this information. If you are unable to use a relative or close friend, check out an accountant in your neighborhood (they are listed in the Yellow Pages) who may be willing to act as your financial adviser for a reasonable fee.

Remember, the best rules of the game are:

1. Learn all you can about money, your money and the handling of it.
2. Admit what you don't know and do something about it! The risk is too great to bluff in this area.
3. Ask questions of family, friends, bank, when you are unsure of terms or phrases.
4. Trust a few chosen people with your financial situation. But once you have picked someone, use them if needed. Nothing is worse than scraping by with a sloppily kept checking account or a wallet full of cash because you're afraid to ask for help.

It is practical to have a convenient place for filing all the papers and bills associated with financial management. In the beginning, a large manilla folder or envelope will do, but you soon may want to buy a small portable file which has separating folders. They can be labeled "bank", "telephone", "SSI", "Rehab", etc.

Basic Math

Among the participants who have come through the Living Skills Center, we have found no subject so hated, feared and avoided as math. For whatever reasons, if you are one of that majority, have a serious talk with yourself and decide if you need some review and practice - or some actual re-teaching. Often the rustiness fades away when the problems you practice on apply to your own finances. Addition and subtraction to five columns will do for managing a checking account.

For calculating you may prefer either brailler or Cranmer abacus (available from APH). Two books on abacus instruction are available

from The American Printing House in large print and in braille:
Using the Cranmer Abacus, by Gisoni,
Abacus Made Easy, by Mae Davidow
Address: American Printing House for the Blind
1839 Frankfort Avenue
Louisville, Kentucky 40206.

Small electronic talking calculators are at last available, but still quite expensive. For information write:
Telesensory Systems, Inc.
1889 Page Mill Rd.
Palo Alto, Ca. 94304
or
Master Specialties Co.
1640 Monrovia Ave.
Costa Mesa, Ca. 92627.

Identifying Coins

Identifying coins is not difficult and you have probably explored the different sizes and textures of coins already. If you need practice, start by getting acquainted with one half dollar, one quarter, one dime, one nickel, one penny. The half dollar (also called a fifty-cent piece) is by far the largest coin of the lot, and has ridges around the edge. The quarter, somewhat smaller, also has ridges around its edge, as does the dime, the smallest coin. If you can get one, the silver dollar also has ridges, but is easily identified by its hugeness and weight. Only the nickel and penny are smooth-edged. Practice by comparing coins of similar sizes: a penny and a dime; a nickel and a penny, etc. Become very familiar with their differences, so that you are able to produce the correct coin quickly and accurately. Practice at home with a batch of change, so you can calculate their relative value. Produce 33¢. Produce 87¢. Can you produce 50¢ in three different ways? etc.

Currency

Since U.S. currency (paper money) is made all of one size and texture, it is necessary for the blind person to choose a system for telling a one dollar bill from a five dollar bill from a ten dollar bill, etc. This system may be any way that always works for you, however, we shall share some that are popular. FOLDING: Always fold different denomination bills in different ways, for example: ones unfolded; fives folded in half end to end; tens folded in half lengthwise; twenties folded as the ten, then folded once more. Once you have learned the folds, be sure no bills go into your wallet without the proper folds. DIVIDED WALLET: Some people find it convenient to use a wallet which has different sections or pockets, and designate one section for each type of bill. ENVELOPES: Some people prefer a set of envelopes marked in braille, one for dollar bills, one for fives, etc. The impor-

tant thing is to have your paper money well organized in one spot, quickly and easily recognizable by you so you can produce the proper amount of money when needed.

Now that you are intimately acquainted with the various forms your money may take, let's talk a minute about money in action: that pressure situation when you are at the store or bus depot, called upon to produce the correct amount, with a line of people waiting and watching behind you. If you have done your homework and have your bills and coins arranged in wallet or purse, these situations will become quite smooth.

HINT #1: Pennies do not buy much these days and usually accumulate in your coin purse until you have zillions of coins to sort through, mostly pennies. Unless you are a stickler for producing even change, why not weed through your coins every few days, taking out pennies and stashing them in a box in closet or drawer. When your collection grows, take them to the bank and exchange them for dollars. Meanwhile, you have fewer coins to sort through each time you make a purchase.

HINT #2: To speed things up, practice giving the clerk the bill or coin just larger than the amount of purchase. For example: if your purchase is 37¢, hand the clerk two quarters or fifty cent piece, or one dollar. If your purchase is $4.32, hand the clerk a five dollar bill, or a ten dollar bill, or five ones. Clerks will usually return your change by the counting up method. For example, if your purchase is $4.82, and you pay with a five dollar bill, he will start at $4.82, and count coins until he reaches $5.00: "83, 84, 85 (3 pennies) 90 (1 nickel) five dollars (1 dime). Thus, your change (3 pennies + 1 nickel + 1 dime) would be 18¢."

HINT #3: Display your money as little as possible in public. It is nobody's business out there in the store how many bills you have in your wallet. As you are taking them out or putting them away, be as private as possible.

HINT #4: If folding your money or sorting your change will involve time, and you are in the line, tuck the bills in a coat pocket or purse for later sorting. If you need to check with family, friend, or bank on the denominations later, that's O.K. too. The important thing is to keep the transaction with the clerk as smooth and quick as possible, making sure you have received the accurate change. There is no foolproof way (other than a watchful friend) to guard against the occasional rat who will give you a one and say it is a five, but we have found this an extremely rare occurrence.

Coin Operated Machines

There seems to be an increasing number of coin operated machines in

our world which dispense any number of products (cigarettes, soft drinks, snacks, newspapers, pens, stamps, xerox copies, transit tickets, etc.) in exchange for coins and button pushing. There is such a wide variety of designs and uses of these machines that unless you will be using a machine fairly regularly, you should make use of a friend or helpful stranger for your selection. Once you know the machine you want to use regularly, simply become familiar with its price, and the location of buttons or lever. If orange drink is second button from the left with coin slot in upper right corner, it is likely to remain so for some time, ON THAT PARTICULAR MACHINE - not on all soft drink machines. Some machines give change, others do not. There is usually a button for coin release, if for some reason your coin is not making the machine work properly. Take advantage of that helpful friend and get to know the machine's personality. The fewer selections, the easier the machine, but if you should happen to get chicken soup instead of coffee with cream your first time, drink and enjoy! And, of course, if you are adventurous, try coin machine roulette, and see what surprises a dime or quarter can bring!

Coin operated washers and dryers are easy variations on this theme and you need only know what coins are required and where they go.

Telephoning

Handling your personal finances often requires two aspects of telephoning which can take some getting used to:

1. business telephoning: we are including this because every single participant we have talked with was a bit unsure when faced with this type of telephoning, although personal telephoning had been a part of their life for years. And every single participant improved by simply having to make these calls often. So, practice whenever you can. Examples of these calls are: ordering pizza by phone; ordering telephone or electric service; getting bus schedule information; asking questions regarding a bill; answering apartment ads; making restaurant reservations; making medical or dental appointments; calling Social Security regarding checks, etc. - the list is endless.
2. White Page and Yellow Page information: obtaining an individual's or a business's telephone number is quite routine when you know the name and dial Directory Assistance (411) for White Page information. However, your telephone directory has another section, called the Yellow Pages, which lists businesses by category. Thus, if you needed an accountant in your neighborhood, you would look under "Accountants" and choose a name and address close by. Our local telephone company recommends that blind persons wishing Yellow Pages information call the Telephone Company's Business Office (not 411) and ask to speak to a representative, who will then supply the information. This is true for Northern California - check on it for your area, too.

Credit

"Credit rating" means your financial reputation around town. If you pay your bills promptly and get a reputation for doing so, you are said to have good credit; however, if you are sloppy about paying bills, the companies you do business with will soon mark you as such and you may have trouble when it comes to opening up charge accounts, getting bank loans, or new telephone service. Reports are made to local retail credit companies who keep records of people's credit ratings. You are always allowed to examine your file at a credit office, should you be interested.

Bills

A bill is a demand for payment, and may come from a telephone company, a department store, an accountant, a lawyer, etc. Thus, you may be asked to pay for merchandise you bought, or for services (like telephone and electricity) you received.

One encouraging note on the bill paying subject is that most of your regular monthly bills are likely to be quite recognizable. Your bills may include some of the following, and will likely look the same each month:

1. outside envelope (window or not)
2. computer card (card with punched holes, often with one corner notched)
3. portion to keep for your records
4. portion to return with payment (often with notched corners)
5. return envelope to hold your payment and return sections - you add the stamp and your return address. Sometimes these envelopes are tricky and ask that you insert a card or return section so that a printed address shows through a "window". This is usually simple, once you follow steps placing notch in certain corner or perforated edge a certain way. Our local utility companies helped us by supplying blank bills and envelopes to practice on. Use that trusted friend for the first few tries.

We have found the local utility companies very cooperative. When you recognize that your telephone or electric bill has arrived, and you have no sighted person to read the amount, you can call the company and ask the amount of your bill.

Bills are usually due to be paid within ten days to two weeks after you receive them. After that comes a second notice, then a third, becoming less polite and increasingly nasty if payment is not received by the company. Paying bills promptly is a good habit to get into and results in good credit, or a good "credit rating." (See "credit")

There are several ways of paying bills and the one to choose is the one that works best for you. You may...

1. Go in person to the company's office nearest you which handles payments. There you may pay with cash or a check or a money order. Should you pay with cash, be sure to get a receipt.
2. Write or type out a personal check, place it in the envelope, add a stamp and mail from your closest mail box or post office.
3. Get a money order in the exact amount and mail as in #2.

You will note that methods 2 and 3 eliminate the bus, car, or taxi travel often necessary for paying in person.

Security Deposits

When you are new to an area, or renting your first apartment, you are not known to the business community in that area since you have not established credit. Your financial reputation is therefore a blank page until you demonstrate how well you pay your bills. Apartment managers usually require a sizeable security deposit in advance when you rent an apartment to cover the cost of any damage (beyond normal wear and tear) you may do to the apartment. At the end of your stay, the deposit will be returned to you, provided the place is left clean and there is no damage. For another example, you call the gas or electric company to have the power turned on in your new place. They discover they have no record of you as a previous customer, so they may ask you to send them $25.00 in advance as a security deposit. This protects them, should you prove to be a lousy no-good customer skipping town without paying the electric bill. If you do pay your bill regularly and promptly for six months or one year, the deposit will be returned to you, with interest. Businesses have learned to protect themselves in this way from bad experiences - from customers who did not pay for what they used. They are not going to trust you until you can prove yourself trustworthy. It is your deposit for their security. Once you establish credit with these companies, you may move any number of times and your good credit will follow you. Isn't that nice?

Source of Money

Do you know where your monthly income comes from? If it is employer, mother, dad or your rich Uncle Abner, know from whom, when and how much you can count on. If it is from Supplemental Security Income (SSI), it is a good idea to know how much the Federal Government contributes, how much the State contributes. Know also when the check arrives, what address is on the check (is it current), how much is the check for (is it what you are entitled to), and what is the number or name to call at the local Social Security Office to correct any misinformation. Often, when you change living situations, you change the amount of money you are entitled to, so always keep the source of your money informed of your current address and living situation (alone, board and care, etc.).

Budgeting

For the purpose of our discussion, budgeting will mean living within your income. After a few months, you should be able to list fairly accurately what your monthly expenses run. For example: rent, gas and electric, telephone, insurance, transportation, laundry and dry cleaning. Total these regular expenses and subtract them from your monthly income. What is left is the amount you have to spend for food, entertainment, clothing, records, etc. If you always seem to end up with too much month at the end of your money, try dividing this remaining sum by four, and allow yourself a weekly limit.

Starting the saving habit is a good idea, even if you are able to save only a small amount each month. Getting into the habit makes it easier to increase the amount as your income increases.

Insurance

Since none of us can afford to lose our material possessions through theft, fire or accident, most people pay small amounts to an insurance company, who in turn agrees to pay for losses in the event of certain disasters. Exactly how much and for what kinds of losses they will pay is spelled out in an insurance policy, a written contract between you and the insurance company. Choose a well known, reputable company with an agent or representative you can know and call when you need him. Avoid door-to-door salesmen whose authenticity would bear checking out. Most large companies now offer Renter's Insurance, which covers your belongings in your rented house or apartment for a reasonable rate. Check into it - it's good protection against the unknown.

Another form of insurance, health insurance, pays a portion or all of the cost of health care. Medi-Care, Medi-Cal, Blue Cross, Kaiser, are some forms of health insurance. In California, most recipients of SSI are automatically recipients of Medi-Cal. Know what your plan covers and what it doesn't cover.

Banks

Almost everyone knows banks exist, and that they have something to do with money, but we're going to mention some of the many ways a bank can help you. First let's deal with some definitions and terms.

Bank: a large company whose business is keeping people's money safe, lending them money, keeping records of their money.

Account: An agreement you make with the bank to be their customer and use their services. There are several different kinds of accounts, but they fall into only two major categories, checking accounts and savings accounts.

Savings Account: you can entrust your money to the bank for safe keeping, by depositing a certain amount in a savings account. In return, they pay you interest for doing this, usually about $5.00 for every hundred dollars you put in the bank (5% per year).

Thus, if you put $100.00 in a savings account at 5% annual interest, and left it there for a year, at the end of a year you would have $105.00. You may add money at any time, but usually there is a limit to how many withdrawals you may make per month. Because savings accounts earn money for you and cost nothing, they are a very popular method of saving money. With most savings accounts you are able to take the money out should you need it.

Check: a printed form which, properly filled out, is used as money, and can be exchanged for currency and/or coin. If you receive SSI or are employed, payment arrives in the form of a check, which you may then cash or deposit in your bank account. If you open a checking account, you can write checks in payment of what you owe. Your personalized checks for your own checking account will have spaces for the date, the payee (whom it is for), the amount of the check (written both in numbers and in words), and your signature.

Checking account: When you have opened a checking account, you are able to make frequent withdrawals from your account in the form of checks. Checks are a convenient means of paying for bills or merchandise. Your balance decreases with each check written and increases with each deposit made. The bank charges a fee for processing the checks, called a service charge. Banks have various account plans with varying service charges. We prefer a monthly statement, for frequent reconciling. Your checks will be personalized, that is, printed with your name, address, telephone number, and bank account number. There is a small cost for the printing of checks. In California, at present, two banks offer accounts specially designed for visually handicapped customers. Some features include monthly statements in large print or braille and a slate for recording checks on stubs. For information, contact:

Security Pacific Bank
Attn: Judy Blanchette
977 Moraga Road
Lafayette, California 94549

United California Bank
Attn: Clarence Zaitz
P.O. Box 30403
Terminal Annex
Los Angeles, California 90030

A great many banks are now offering raised-line checks. You may want to ask the new accounts clerk to check for you, since all bank employees may not be informed of this service.

Cashing a check: exchanging a check for currency. This can be done at your bank or at selected stores where you are known.

Deposit: adding money to a savings or checking account.

Withdrawal: taking money out of a bank account.

Balance: the exact amount you have in a bank account at any given time.
Overdrawn: When you write checks for amounts larger than your balance, your account goes below -0- and the bank will charge you a fee until you deposit sufficient money to bring the balance back up. When your account is overdrawn, checks are not honored by the bank and may be returned to the payee. This is called a bounced check. It bounces back to your landlord or telephone company without their being paid. Bounced checks build bad feelings and bad credit.
Service charge: a fee the bank charges for its services on checking accounts. The service charge is automatically taken out of your account by the bank on a regular basis; you do not write a check for it, nor do you receive a bill. It will be noted on your statement.
Check guarantee card: After you have been a bank customer for a period of time you may be eligible for a check guarantee card, which will enable you to cash or write checks in stores. It amounts to a good reference from your bank, and says that you are not likely to write bouncey checks.
Banking by mail: For convenience, you may also carry on bank business by mail if the transaction does not involve cash. Special bank-addressed envelopes are available for this purpose. Keep in mind, however, that your transaction will move only as quickly as the U.S. mail moves.
Walk-up window: Sometimes a bank will have a window open to the sidewalk, where a teller is able to serve customers earlier and later than regular bank hours - very convenient if your job or school schedule fills up the usual banking hours.
Night deposit: most banks have a drawer or slot on an outside wall of the bank building for making deposits after banking hours. To use this, place a personalized deposit slip, and a properly endorsed check in an envelope, seal it and place in night deposit slot. Your deposit will be credited to your account the next working day, and a receipt mailed to you. You may also use special bank envelopes for this purpose.
Safety deposit box: For a small yearly fee (usually under $10.00) you can rent a small box which is kept within the bank's vault. Boxes come in 3-4 different sizes and require two keys for opening: the bank retains one key and gives one to you. You must sign a card to gain entry to the vault so that the bank can compare your signature with that on record. Thus, the box may only be opened with both your consent and the bank's. Many people choose this safe hideaway for valuable papers or jewels they will not be needing regularly.
Travelers Checks: Travelers Checks are quite different from the checking accounts described above. They are somewhat like cash and somewhat like checks. Like currency, they come in denominations: 10's, 20's, 50's, 100's. Like currency, they are

easily accepted everywhere. Like checks they require your signature - not once, but TWICE. The advantages are that they are safer than cash, but accepted much more readily than personal checks, almost everywhere in the world. You purchase them at a bank for a small fee ($100.00 worth of travelers checks might cost you $101.00). You may choose your denominations (two 50's, or five 20's, or ten 10's, or one 50 and five 10's) in any combination. You must sign each traveler's check at the bank when you get them. Each check therefore carries your signature. Then, when you are making a purchase or cashing a check anywhere in the world, you sign a second time. This makes forgeries more difficult and theft less likely, since the signatures can be compared. Should your travelers checks be lost or stolen, simply turn in your record sheet to the appropriate office and they will be replaced. Some people keep travelers checks on hand for purchases in stores that will not accept a personal check.

Signature

In this general discussion of your being in charge of your finances, we cannot stress enough the importance of your signature, or YOU writing YOUR name. It is one of those characteristics special and unique to each individual (like the fingerprint) which becomes very important in checking accounts and legal documents. It demonstrates that you and only you have signed this check, this letter, this contract, since it is highly unlikely that anyone writing your name will do so in exactly the form you will. "Signature" simply means how you sign your name, not necessarily your whole name. So take heart. If your name is Theophilus Q. Cunningswaite, T. Cunningswaite will do quite nicely, or even T.C., provided you are consistent and always sign the same. The bank's major concern is that the person signing the check is the person having the account, and your distinctive signature usually confirms that.

Raised line signature practice paper is available in tablets from APH. After you have learned the general formation of the letters of your signature, we recommend cutting it to the approximate width of a check signature line (three inches) so you get the feel of how much room you will usually have. Signature guides are often available from your local society for the blind, or can be made from stiff cardboard or plastic. Quite usable would be one cut the size of your checks, with a rectangular opening cut for your signature. This makes placement of the guide quite simple.

Writing Out Checks

Filling out your own checks gives you control of your account and is an important skill. Raised line checks are becoming available through banks and many people with low vision are able to hand write their own checks.

If you will be typing your checks, have that friend or relative work up a typing code after you receive your personalized checks from the bank. (Codes vary with the check style). The code will apply to only one typewriter also.

1. Set margin and paper guide at far left.
2. Tear out check, keeping track of print side.
3. Set check in typewriter. Line space X times.
4. Space over X spaces to date line. Type the date.
5. Back to margin. Line space X times. Space over X spaces and type payee.

Continue this until all blanks in check are coded.

NOTE: Amounts are written in two ways to ensure that your check is interpreted the way you intend it to be. One way is in numbers: 35.96 or 82.00. The second way is tricky and takes some practice (but not too much). Write the amount in words: the dollars are written out in words and the cents are expressed as a fraction of a dollar. Note that the decimal point is expressed as the word "and". Use "and" only to mean a decimal. Examples:

thirty-five and 96/100
eighty-two and 00/100
sixty and 22/100
one hundred five and 26/100
one thousand six hundred fifty-two and 00/100.

Keeping A Check Record

Once you have opened a checking account, you should always keep an up-to-date record in braille, large print, or on tape. This record can be a duplicate of the print record, as follows if you are using braille. If you are using 8 1/2" x 11" paper, use it sideways so you have as much space per line as possible. Set paper guide as far to the right as possible, so you will have a narrow left margin on your paper. You can then establish five columns with these headings: # (5 spaces) DATE (3 spaces) TO (11 spaces) AMOUNT (6 spaces) BALANCE. The first column will be for check numbers, the second for the date the check was written (use number dates, e.g. 12-31), the third for the payee (to whom the check is paid), the fourth for the amount of the check, and the last for the balance after writing the check. Be sure to include the number sign in the first column, although it is optional in other columns to save space. The idea is to save cells and allow only one line for each transaction. Because you will have entries other than checks, we have supplied a sample imaginary page from a check record.

				78.50
#145	6-12-75	G. Washington	10.00	68.50
#146	6-14-75	Cash	25.00	42.50
—	7- 1-75	Deposit	+283.00	325.50
#147	7- 1-75	Rent	105.00	220.50
#148	7- 1-75	Telephone	19.37	201.13
—	7-10-75	Error #146	+ 1.00	202.13
—	7-10-75	Service Charge	2.50	199.63
#149	7-12-75	Cash	10.00	189.63
—	7-14-75	VOID #145	+ 10.00	199.63

Hint#1: Use a dash as a place keeper when the entry is not a check. Your left column will serve as a quick index, and will be used also for reconciling your statement.

Hint #2: Should you find a math error in your record (we all make them, you know) it is definitely not necessary to re-braille and re-figure your entries. Simply enter the error and correct the balance as shown in the example. The important thing is that the last figure in the Balance column is your exact balance today.

Hint #3: Use addition for deposits, voided checks, or correcting certain errors. Use subtraction for checks written, service charges, check printing charges, and for correcting certain errors.

Bank Statement
A written summary which the bank mails to you (preferably monthly), listing each check and deposit which has cleared the bank. The service charge plus any other costs, such as check printing, are also listed. With your statement are enclosed all checks which have cleared the bank that month. They are called cancelled checks and are considered a legal receipt.

Outstanding Check
A check written by you which has not yet cleared the bank.

Reconciling
The bank statement is a record of what the bank knows about your account; your check record is what you know about your account; reconciling is the process of putting both records in harmony, making sure both your figuring and the bank's are correct. Because your record is more current, the statement balance will never agree before you reconcile, so don't panic. Here is the basic formula:

1. Deduct any charges made by the bank, if any, from the balance in your check record.
2. Check off on your record each of the checks returned with your statement (we suggest scratching out the number sign in the first column). Make a list of outstanding checks (those left with number signs not scratched out) and total their amounts.
3. Scratch out hyphens of all deposits listed on the statement and make a total of recent deposits not on statement.
4. Begin with this figure. Add bank's balance as per statement. From this subtotal subtract total of outstanding checks. This is your balance (this figure should agree with your check record balance. If it does not, check the addition and subtraction of all entries on your check record).

Without a braille or large print statement, this process may require the aid of a sighted person. We have found bank personnel most

willing to schedule appointments with people for this purpose. Once you are familiar with the process, the bank need only read you:

1. deposits recorded on statement
2. check numbers of cancelled checks
3. any miscellaneous charges or service charges
4. bank's ending balance.

This section has described some of the most common areas of financial management. It is not all-inclusive, and, as in most areas of living skills, there are several acceptable ways to accomplish the same tasks. Our aim in this guide has been to clarify certain areas and stimulate your questions in other areas.